



Town of Summerville

Analysis of Impediments to Fair Housing

December 8, 2016

Town of Summerville

200 S. Main St.

Summerville, SC 29483

(843) 871-6000

Prepared by the Berkeley-Charleston-Dorchester

Council of Governments (BCDCOG)

For the Town of Summerville

CONTENTS

SECTION I: INTRODUCTION.....	1
SECTION II: DEMOGRAPHIC AND ECONOMIC OVERVIEW	4
SECTION III: EXISTING HOUSING OVERVIEW.....	11
SECTION IV: PRIVATE SECTOR ANALYSIS.....	13
SECTION V: PUBLIC SECTOR ANALYSIS.....	19
SECTION VI: FAIR HOUSING COMPLAINTS.....	30
SECTION VII: IMPEDIMENTS TO FAIR HOUSING.....	31
SECTION VIII: RECOMMENDATIONS.....	35
APPENDIX.....	37

SECTION I: Introduction

Introduction

The Town of Summerville has experienced considerable growth since its origins as a small retreat community, growing from just over 3,800 residents in 1970 to its present population of 46,200 residents (2015 estimate). As a recipient of Community Development Block Grant (CDBG) funds from the Department of Housing and Urban Development (HUD), the Town of Summerville is responsible to uphold the Affirmatively Furthering Fair Housing (AFFH) Final Rule in the activities it undertakes with those funds. This rule is a legal requirement that federal agencies and federal grantees must adhere to in order to further the purposes of the Fair Housing Act. Specifically, affirmatively furthering fair housing means taking meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially and ethnically concentrated areas of poverty into areas of opportunity, and fostering and maintaining compliance with Civil Rights and Fair Housing laws.¹

An Analysis of Impediments (AI) is a HUD-approved tool that seeks to provide a better understanding of potential fair housing issues within the Town's municipal boundaries. In conjunction with the Town's Consolidated Plan, the Town of Summerville Analysis of Impediments to Fair Housing assists in identifying resources and solutions for addressing issues related to fair housing discrimination and housing needs for low-and-moderate-income residents within the Summerville community. The consolidated plan, which is updated every five years, identifies housing and community development needs, summarizes the process for developing priorities and establishes the priorities, goals, and outcome indicators for CDBG-funded projects.² The Town of Summerville contracted the Berkeley-Charleston-Dorchester Council of Governments (BCDCOG) to conduct the study to research and analyze potential impediments in the Town.

What is Fair Housing?

Fair Housing is commonly defined as the right to choose where to live, without regard to family members' race, religion, color, national origin, sex, familial status, presence of children, or other legally protected factors. This right is assured by the Federal Fair Housing Act. Both federal and state laws protect these rights. This legislation makes it unlawful to discriminate in the sale, rental, financing and insuring of housing.³

What is an Analysis of Impediments (AI) to Fair Housing?

According to the U.S. Department of Housing and Urban Development (HUD), the Analysis of Impediments (AI) to Fair Housing is a review of impediments to fair housing choice in the public and private sector. The AI involves:

¹ U.S. Department of Housing and Urban Development (HUD). 2016. "Affirmatively Furthering Fair Housing (AFFH) Final Rule." <https://www.hudexchange.info/programs/affh/>

² U.S. Department of Housing and Urban Development (HUD). 2016. "What is the Consolidated Plan?" https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/about/conplan

³ U.S. Department of Housing and Urban Development (HUD). 2016. "Learn About the Fair Housing Act." https://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws/yourrights

- A comprehensive review of a State or Entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices
- An assessment of how those laws, etc. affect the location, availability, and accessibility of housing
- An assessment of conditions, both public and private, affecting fair housing choice for all protected classes
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

Impediments to fair housing choice are:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin.
- Any actions, omissions, or decisions that have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

Methodology

The Town of Summerville contracted the services of the BCDCOG to draft the document. A variety of resources were consulted to present information about the Town concerning population growth, demographics, employment, housing market characteristics and various other aspects that pertain to fair housing. The resources consulted include:

1. **U.S. Census Bureau data** (American Community Survey (ACS) data 2010-2014) - The American Community Survey is an ongoing survey that provides vital information on a yearly basis about the United States and its people.⁴ Note: Although ACS 5-year estimates were recently updated in December 2016 to include 2011-2015 data, the most recently available data used in creation of this report was 2010-2014.
2. **Home Mortgage Disclosure Act (HMDA) Data through the application PolicyMap**-HMDA requires lending institutions to make annual disclosures of their home mortgage and home improvement lending activity. PolicyMap is an online mapping application with data on demographics, real estate, health, jobs, and other categories⁵
3. **Data from real estate sources** (Charleston Trident Association of Realtors, Apartments.com, and RealtyTrac.com)
4. **Public Meetings and Hearings for AI**-Meeting held November 29, 2016 for public comment and AI draft presented to Town Council, December 8, 2016.
5. **Interviews with local agencies and organizations dealing with housing needs, financial institutions, local governments, and the public** (Charleston Trident Urban League, Lowcountry Home of Hope, South Carolina Regional Housing Authority #3, SC Community Loan Fund)

⁴ U.S. Census Bureau. 2016. "What is the American Community Survey?" <https://www.census.gov/programs-surveys/acs/about.html>

⁵ PolicyMap. 2016. "About." <https://www.policymap.com/about/>

6. **2014 Berkeley-Charleston-Dorchester Housing Needs Assessment**-The BCD Housing Needs Assessment was conducted in 2014 by the BCDCOG. The report identifies current and emerging housing trends and needs, generates a greater understanding of local housing issues and provides direction for addressing housing-related issues.
7. **Previously published Summerville related documents**, including the *Town of Summerville Comprehensive Plan*, and the *Town of Summerville Community Development Block Grant Consolidated Plan 2015-2020*

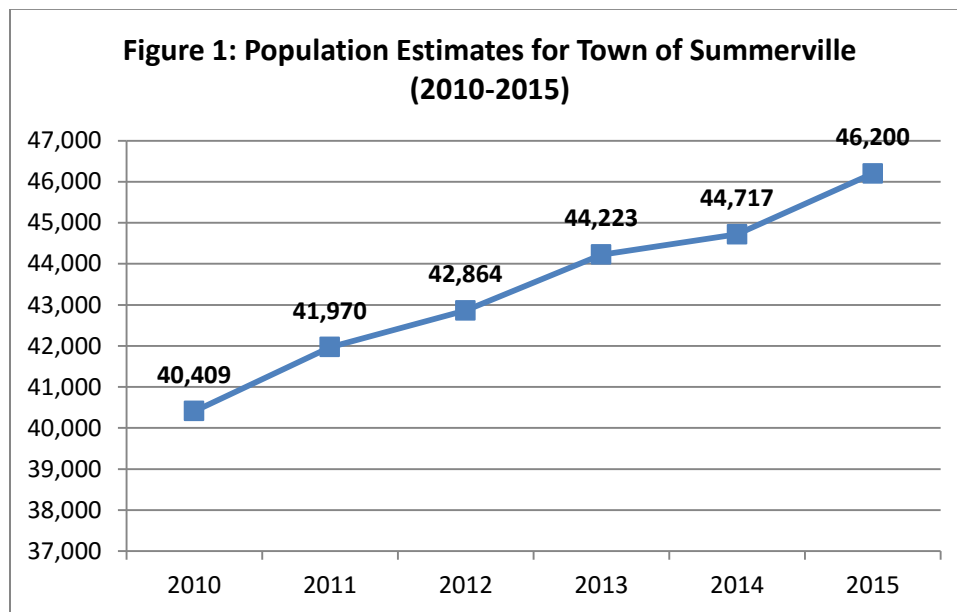
SECTION II: Demographic and Economic Overview

Overview

The Town of Summerville, incorporated in 1847, is located approximately 25 miles west of downtown Charleston, South Carolina. Beginning in the late eighteenth century, the town served as a seasonal settlement for residents of the Charleston area seeking relief from the humid climate and contagious diseases prevalent along the Lowcountry coastline during the summer months. For most of its history, Summerville functioned as a rural community in southeastern Dorchester County. Today, Summerville is a principal city within the metropolitan statistical area (MSA) of Charleston, whose borders lie within Dorchester, Berkeley and Charleston counties. The Town is an entitlement community and receives a formula allocation of CDBG funds from HUD. As an entitlement community, the Town is required to affirmatively further fair housing. The Analysis of Impediments provides current demographic, economic, and housing market information, which will help the administration better understand the community and its needs.

Population

In 2010, the Town of Summerville's population was 40,409. From 2010 to 2014, the total population has increased approximately 10.5 percent to 44,717 residents. From 2014 to 2015 alone, the Town's population increased another 3.3 percent.



Source: 2010-2014 American Community Survey, US Census Bureau

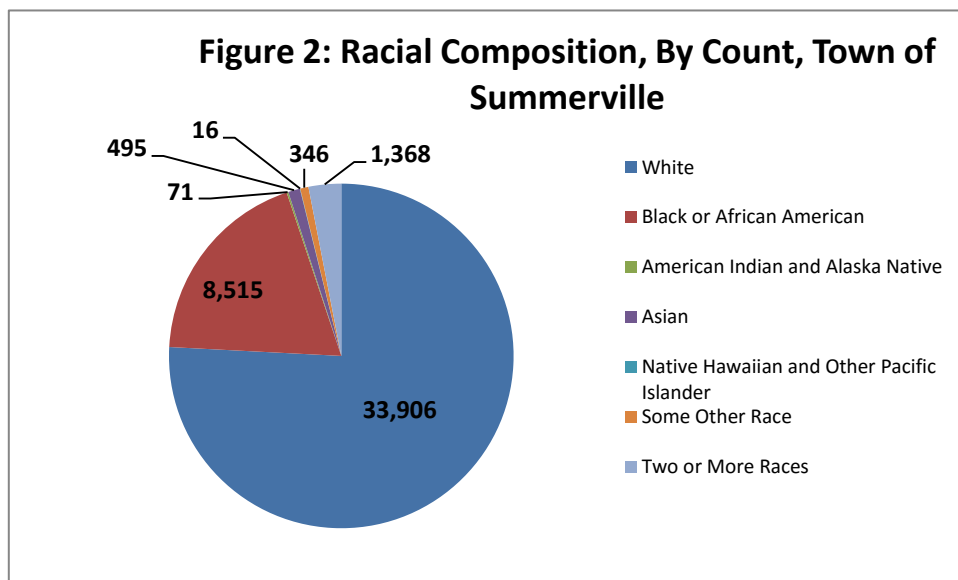
Population by Age and Sex

In 2014, Summerville's population consisted of approximately 21,079 males and 23,638 females. The largest contingents of residents in the town by age are residents 25 to 29 years (part of the millennial generation) and residents between the ages of 45 to 49 years. These numbers are consistent with a town made up of young and middle-aged households, since the second largest contingents by age after

the younger populations are men and women in their late 30's and early 40's. Data suggests that the Town consists of mostly families, single-parent homes and/or single females without children.

Racial Composition

In the Town of Summerville, 75.8 percent (33,906) of all residents consider themselves as white. Approximately 19 percent (8,515) of the Town's residents are African American, with the remainder made up primarily of Asian-Americans and multi-racial residents.



Source: 2014 American Community Survey, US Census Bureau

African-American Population

Geographic data analysis revealed a potential decline in presence of the African-American population, primarily in the downtown core and south of the core in Summerville. While the white population is distributed throughout the town, the largest concentration of African Americans is near Downtown Summerville and in the Brownsville area, north of Downtown. In addition to the core areas of town, the population of African Americans in the outlying areas is also declining. From 2000 to 2009, census data showed an increase in the African-American population from 5,379 to 8,629, but 2014 population estimates reveal a decrease of 114 residents, to a total African-American population of 8,515 within the Town. The factors contributing to the decrease in the Town's African-American population were not readily apparent during this study.

Hispanic Population

The Hispanic population in the state of South Carolina is one of the fastest growing ethnicities and has almost tripled from a population of 95,000 in 2000 to 258,000 in 2014—a 172 percent increase.⁶ According to the U.S. Census, Hispanics are categorized as an origin and not race. As mandated by the Office of Budget and Management (OMB) Directive No. 15, each of the five race categories (American Indian or Alaska Native, Asian, Black or African American, Native Hawaiian or Other Pacific Islander, and White) may have an ethnicity of Hispanic or Latino or Not Hispanic or Latino.⁷ In the Town, the total Hispanic population recorded in 2000 was 547 and in 2014 was 1,917. While there has been a significant

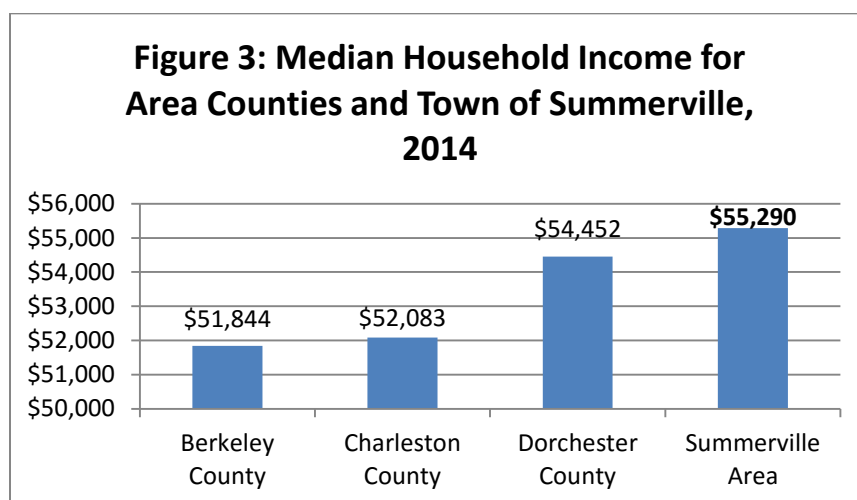
⁶Pew Research Center. 2016. Ranking the Latino population in the States." <http://www.pewhispanic.org/2016/09/08/4-ranking-the-latino-population-in-the-states/>

⁷ Office of Management and Budget. 1997. "Revisions to the Standards for the Classification of Federal Data on Race and Ethnicity." https://www.whitehouse.gov/omb/fedreg_1997standards

increase in the Town's Hispanic population, the Town's non-Hispanic population constitutes approximately 96 percent of the total population.

Median Income

The Town of Summerville has an estimated median household income (MHI) of \$55,290, which is higher than each of the three counties it lies within, Charleston, Berkeley, and Dorchester, as shown in Figure 3. MHI includes the income of the householder and all other individuals 15 years old and over in the household who may be contributing to housing expenses, whether they are related to the householder or not.⁸ This creates a broader scope of the incomes throughout the Town, versus the Median Family Income (MFI), which includes only the nuclear family.



Source: 2010-2014 American Community Survey, US Census Bureau

Owner-occupied residences had a median household income of \$73,038, while rental households had an income of \$34,782. The disparity between the two types of households has grown since the 2005-2009 census data, which showed that the median household income for owner-occupied residences was \$63,450 and the renter-occupied residences income was \$36,822.

Household Wealth

According to ESRI Business Analyst, the median net worth of households within the Town of Summerville as of 2016 was estimated to be \$89,131. However, the largest portion of Town households (over 26 percent) had a net worth of less than \$15,000. ESRI defines this figure as, "Total household wealth minus debt secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-earning assets and mutual fund shares, stocks, etc."⁹

Poverty Status

Many factors can contribute to the poverty status of an individual or family. Some correlations that have been found to increase poverty are literacy rates, parents of a household who have not finished

⁸ U.S. Census Bureau. "FactFinder Glossary." <http://www.census.gov/population/estimates/rho.txt>

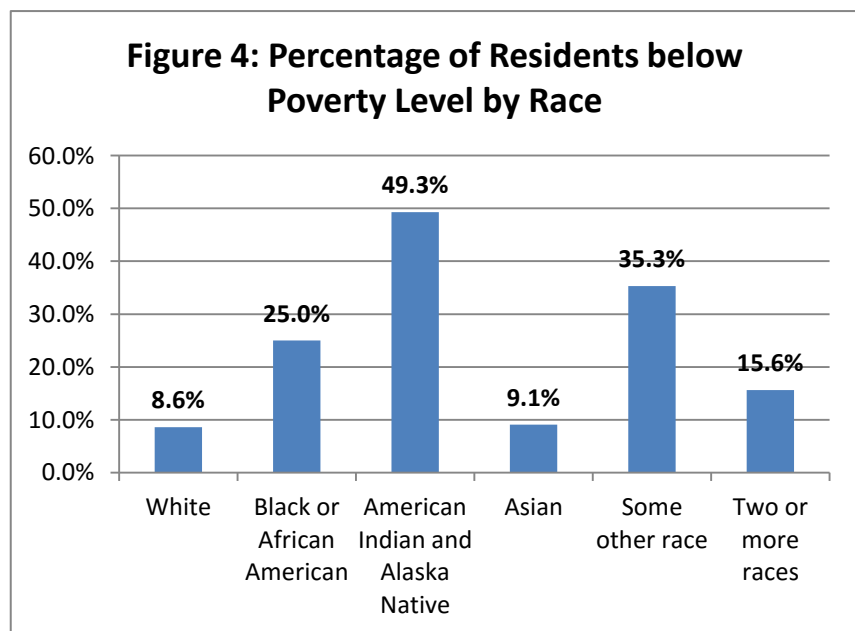
⁹ Environmental Systems Research Institute (ESRI). 2013. "Net Worth Profile-Data Note." Pg. 114-115. <http://www.esri.com/~media/files/pdfs/software/bao/pdfs/networth.pdf>

high school and unemployment.¹⁰ Following the Office of Management and Budget's Directive 14, the U.S. Census Bureau reports on poverty by various income thresholds, or the least amount someone may make in order to earn a living. Depending on the size of the household, the income threshold varies. For a household of one, the threshold is \$11,880. For each additional family member, the income threshold is determined by adding \$4,140 for each person (for example, a two-person family income threshold is \$16,020).¹¹ There is also now a second measure of poverty, known as the Supplemental Poverty Measure (SPM). The SPM extends the official poverty measure by taking account of government benefits and necessary expenses like taxes that are not in the official measure. This measure does not replace the official poverty measure and will not be used to determine eligibility for government programs.¹²

The percentage of residents in poverty in the Town has increased by approximately 56 percent to 12.2 percent of all residents, while the remaining 87.8 percent live above the poverty level, according to 2010-2014 ACS data. In the previous ACS data period between 2005 and 2009, poverty levels averaged 7.8 percent.

Poverty by Race

Like many areas of South Carolina, there is a significant difference in poverty levels between whites and African Americans. The Henry J. Kaiser Foundation estimates 27 percent of African Americans live in poverty in South Carolina, compared to 9 percent of whites.¹³ In Summerville, 25 percent of African-American residents live below the poverty level compared to 8.6 percent of their white counterparts, as shown in Figure 4. This percentage is just below the state level.



Source: 2010-2014 American Community Survey, US Census Bureau

Other races have higher poverty rates than their White and African-American counterparts, although their total populations are considerably lower. For example, 49.3 percent of Native American populations live in poverty. The total Native-American population is smaller (71 total residents) than the African-American population (8,448

¹⁰ HUD. 2010. "Section 8: Anti-Poverty Strategy." Pgs.

<https://www.hud.gov/offices/cpd/about/conplan/pdf/Springfield%20Antipoverty%20Strategy.pdf>

¹¹ Office of the Assistant Secretary for Planning and Evaluation (ASPE). 2016. "U.S. Federal Poverty Guidelines Used to Determine Financial Eligibility for Certain Federal Programs." <https://aspe.hhs.gov/poverty-guidelines>

¹² U.S. Census Bureau. 2016. "Glossary: Poverty." http://www.census.gov/glossary/#term_Poverty

¹³ The Henry J. Kaiser Foundation. 2015. "Poverty Rate by Race/Ethnicity." <http://kff.org/other/state-indicator/poverty-rate-by-raceethnicity/?currentTimeframe=0>

total residents), but nonetheless faces a significant disadvantage and higher likelihood of poverty than white residents. The second highest poverty rate by race behind American Indian is categorized as Some Other Race (35.3 percent) per the U.S. Census.

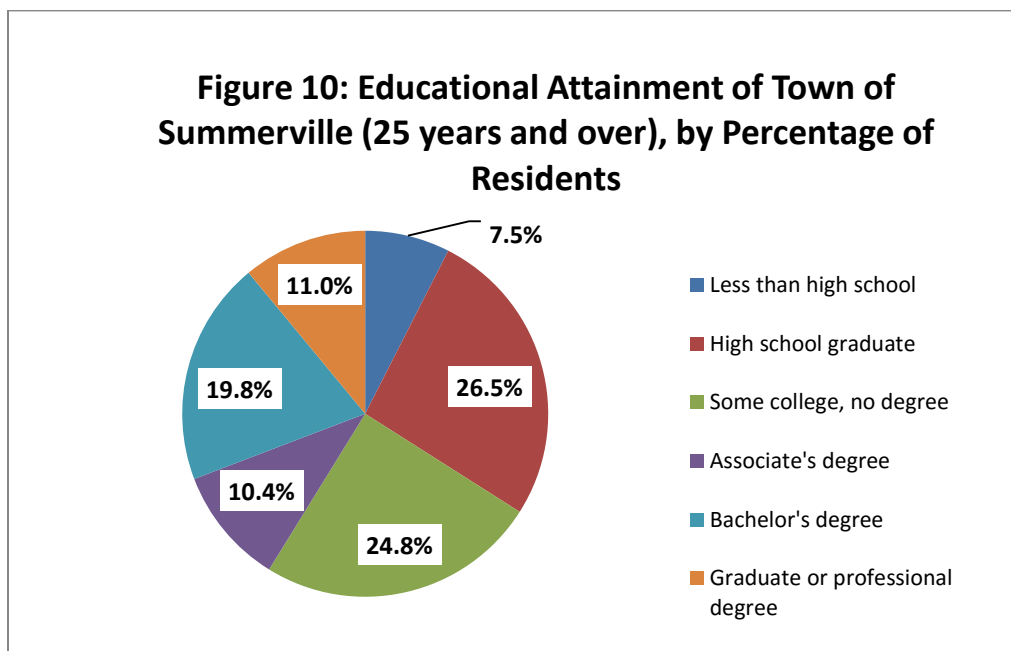
Under 18 and Over 65 Poverty

Two population groups that the U.S. Census also reports poverty levels for are the young and the elderly. According to 2010-2014 ACS data, the poverty rate for Summerville residents under the age of 18 was 16.6 percent, which is up 5.2 percent since the last data was collected from 2005-2009. This percentage is comparable to youth poverty in Goose Creek, located to the east of Summerville, but much lower than the region's two central cities, Charleston and North Charleston.

Another at-risk population is residents over the age of 65, with a poverty rate of 8.7 percent. Compared to other large communities in the region, elderly residents of Summerville are the second highest percentage most likely to be living below the poverty line after North Charleston (13.5 percent).

Education

Education is often a key determinant in reducing the likelihood of poverty and identifying potential victims of unfair housing practices. Given Summerville's suburban location and relatively large number of managers and professionals that reside in the community, there is a large number of highly educated residents, with approximately 30 percent of Summerville residents over the age of 25 holding a bachelor's degree or higher. The breakdown of educational attainment by Summerville residents is shown in Figure 5.



Source: 2010-2014 American Community Survey, US Census Bureau

Employment in Summerville

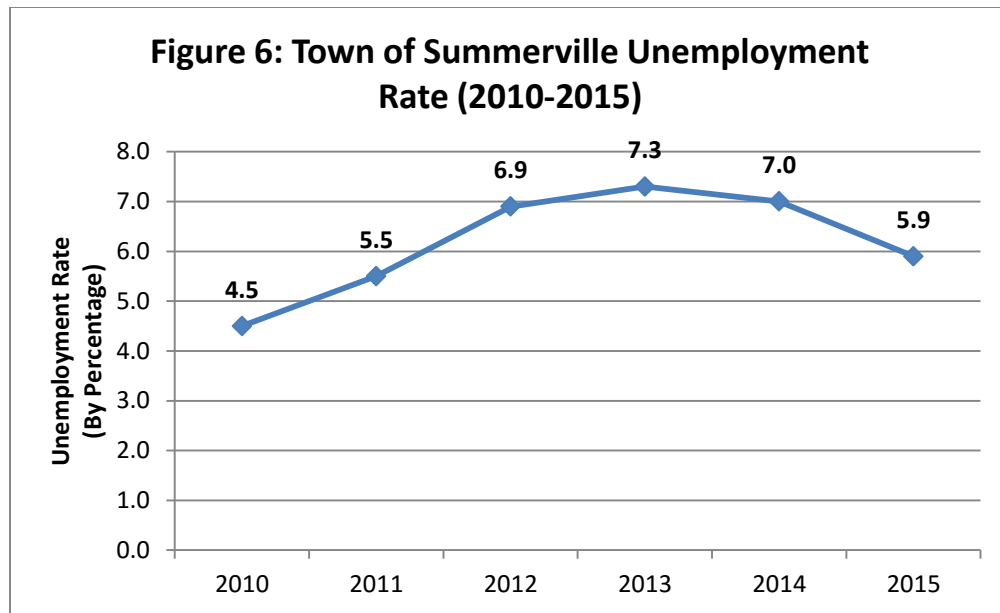
According to the 2010-2014 American Community Survey, the largest number of Summerville residents (approximately 22.3 percent) work in the Educational Services and Healthcare and Social Assistance fields. In addition, approximately 12 percent of the Town's residents work for a variety of manufacturers in the Charleston region. There is also a large contingent (3,086, representing 15.3 percent of all workers residing in the Town) of retail workers living in the Town. Table 1 depicts the range of employment types held by Town residents and median annual earnings.

Table 1: Employment of Town of Summerville Residents			
Employment Type	Residents Employed	Percentage Employed	Median Earnings (Dollars)
Agriculture, forestry, fishing and hunting and mining	52	0.3%	42,247
Construction	1,268	6.3%	35,463
Manufacturing	2,470	12.2%	54,315
Wholesale trade	368	1.8%	50,453
Retail trade	3,086	15.3%	35,877
Transportation and warehousing and utilities	718	3.6%	50,789
Information	451	2.2%	57,450
Finance and insurance, and real estate and rental and leasing	1,154	5.7%	41,719
Professional, scientific, and management, and administrative and waste management services	1,941	9.6%	46,920
Educational services, and health care and social assistance	4,504	22.3%	37,171
Arts, entertainment, and recreation, and accommodation and food services	1,790	8.9%	16,074
Other services, except public administration	840	4.2%	13,438
Public administration	1,546	7.7%	50,307

Source: 2010-2014 American Community Survey, U.S. Census Bureau

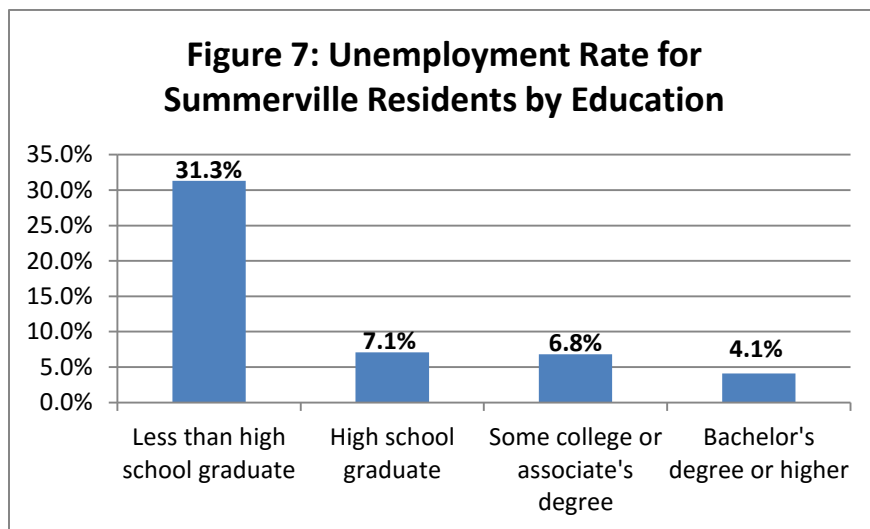
Unemployment

As of 2015, the unemployment rate for residents of Summerville was 5.9 percent, which is slightly above the national average of 5.2 percent. The Town's unemployment rate was slightly better than Berkeley County (6.2 percent), but higher than Charleston (5.0 percent) and Dorchester Counties (5.2 percent). Figure 6 illustrates the unemployment trend for the Town since 2010, which shows a peak of 7.3 percent in 2013.



Source: 2011-2015 American Community Survey, US Census Bureau

As seen in Figure 7, the likelihood of unemployment decreases as education level increases. Residents having less than a high school degree had the highest likelihood of unemployment between 2010 and 2014, and residents with a bachelor's degree or higher have been less likely to be unemployed.



Source: 2010-2014 American Community Survey, US Census Bureau

SECTION III: Existing Housing Overview

To understand the fair housing issues that may exist in Summerville, it is important to look at the current housing conditions present in the Summerville community. The following metrics will help to provide an understanding of the issues that may need to be addressed in creating a fair housing framework for the Summerville community.

Number of Dwelling Units in Summerville

Similar to most suburban communities, Summerville's housing stock (17,906 dwelling units) is mainly made up of single family detached housing (11,261 homes or approximately 63 percent of the total housing units). Multifamily, which includes single family attached homes, make up 29.4 percent and mobile homes make up less than 1 percent of the housing stock.

Table 2: Number of Total Housing Units by type in the Town of Summerville from 1970-2014				
Year	Total Housing Units	Single Family Detached	Multi-family (Including Single Family Attached)	Mobile Home and Other
1970	1,301	1,145	144	11
1980	2,405	1,938	2,370	33
1990	8,872	5,557	2,630	647
2000	11,254	7,160	3,081	1,013
2005-2009	15,325	10,038	4,092	1,211
2010-2014	17,906	11,261	5,274	1,371

Source: 2010-2014 American Community Survey, US Census Bureau

Age of Housing

The bulk of Summerville's housing stock was built from the 1980s to present. The older housing stock of the Town, from 1979 and earlier, only makes up 28.6 percent of the total housing units. While 31.4 percent of the housing stock in the Town was built in the 1980s and 1990s, the largest period of building in the Town (37.8 percent) was between 2000 and 2009 during the housing boom. Since 2010, another 2.2 percent of the total housing units have been built.

Housing Tenure

Housing tenure refers to the occupation of housing units and is defined by two categories, owner-occupied and renter-occupied. The first category, owner-occupied, means that the owner or co-owner lives in the unit. The latter, renter-occupied, is classified as units rented for cash rent and units occupied without payment of cash rent.¹⁴ Summerville is largely comprised of owner-occupied housing, which makes up 63.2 percent of all occupied homes in the Town (10,449 residences). The remainder, 36.8 percent, is occupied by renters.

¹⁴ U.S. Census Bureau. "Definitions and Explanations." Pg. 8 <https://www.census.gov/housing/hvs/definitions.pdf>

Number of Bedrooms

The size of existing housing is given consideration as a possible impediment for certain user groups that may want to live in a community, but feel that their choices are restricted if the size of homes are too big (young residents or empty nesters looking to downsize) or too small (families). The bulk of Summerville's housing stock consists of dwelling units with three or more bedrooms, which constitute 12,350 houses (68.9 percent). The remaining 31.1 percent of the Town's housing stock has zero to two bedrooms.

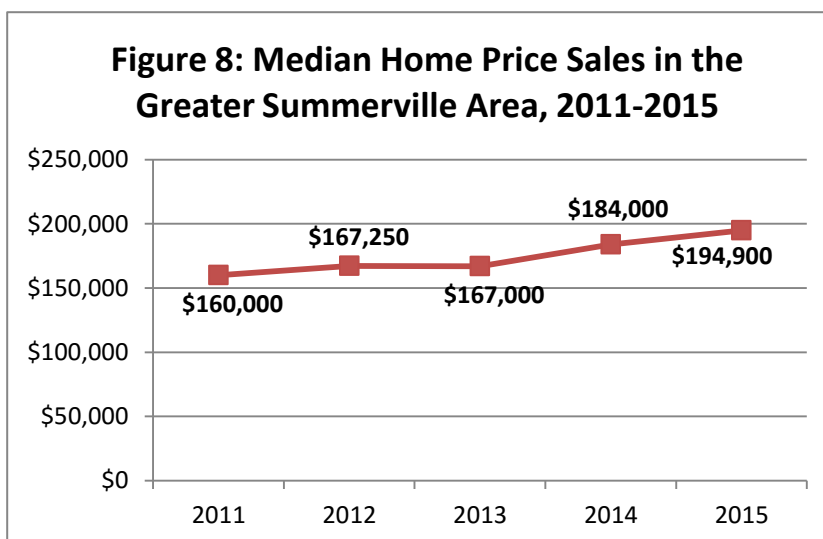
Building Permit Data

The substantial population growth in Summerville from 2000-2005 created an increased demand for housing, and prompted increased construction activity throughout the Town. Between 2006 and 2008, as the housing market started to slow down, permits for over 1,500 residential buildings were issued. Of these, nearly 1,400 of the permits were for single-family home construction. The number of single-family home permits issued declined substantially from the end of the housing boom in 2008, declining by 65 percent. However, the number of mobile home permits remained steady at around 30 homes per year during this period.

Following the Recession, from 2010 to 2014, as the housing and construction industries made their recoveries, the number of building permits issued increased. Permit files show that single-family homes still represent the majority of permits issued. In 2014, 391 permits were issued for single-family housing, compared to 291 in 2012. In 2015, building activity tapered off, as 254 total permits were issued. Specifically, these permits included 193 single-family detached, 33 single-family attached, 28 mobile homes and no multi-family.

Median Housing Value

According to data from the Charleston Trident Association of Realtors (CTAR), the median home sales price in the Summerville area for 2015 was \$194,900, an increase of 21.8% from 2011. CTAR attributes the rising cost of real estate in the region to low inventory and strong demand. Three factors that are currently driving demand include the rise in the number of Millennials reaching prime home-buying age, growing families looking for larger homes, and empty nester downsizing. This demand for more housing raises concerns over providing housing for all income types.¹⁵ Figure 8 shows the median home price sales from 2011 to 2015.



Source: Charleston Trident Association of Realtors, 2015

¹⁵ Wise, Warren. 2016. "Affordable Homes Tougher to Find." *The Post and Courier*. October 14, 2016.

SECTION IV: Private Sector Analysis

Housing Affordability

One key concern that exists in relation to fair housing is the ability of residents to afford housing within their community. HUD defines affordable housing, in general, as housing for which the occupant(s) is/are paying no more than 30 percent of his or her income for gross housing costs, including utilities.¹⁶ This is also known as the “cost burden.” The Charleston Regional Development Alliance’s (CRDA) “2016 Economic Scorecard” calculated that the region’s housing and transportation costs constitute 57 percent of resident’s household income and 71 percent of low-income household’s income (households whose income does not exceed 80 percent of the median family income for the area). The Economic Scorecard is an effort by the CRDA to report on the economic evolution of the Charleston Region by highlighting strengths and challenges. These numbers for housing and transportation rank the 3rd highest among comparable metropolitan areas.¹⁷

According to CTAR housing market research, the median sales price for a home in the BCD region prior to the Recession was just above \$200,000 (\$204,000 in 2006 and \$208,900 in 2007). By 2009 the median sales price for the region dropped to \$183,440. By 2015, the median sales price reached \$229,000, a nearly 25 percent increase since 2009 and 13.4 percent increase since 2013.¹⁸

Housing Costs as a Percentage of Income

Housing costs typically represent the largest expense for a household or family. Specific housing costs associated with home ownership typically include maintenance, home insurance, utilities and real estate taxes. Rental costs typically include rent, utilities and other associated expenses. Housing costs as the largest expense is especially true for very low-income households (household incomes that do not exceed 50 percent of the area median income). Households with incomes in this range typically pay considerably more than the 30 percent of gross income for housing costs.

Regionally, the percentage of residents who spend more than 30 percent is quite high, especially for residents who rent. An average of 54.5 percent of residents spend more than 30 percent of their income on rent across the tri-county area. In Dorchester County, 32.3 percent of owner-occupied households and 52.5 percent of renter-occupied households spend more than 30% of their gross incomes on housing.

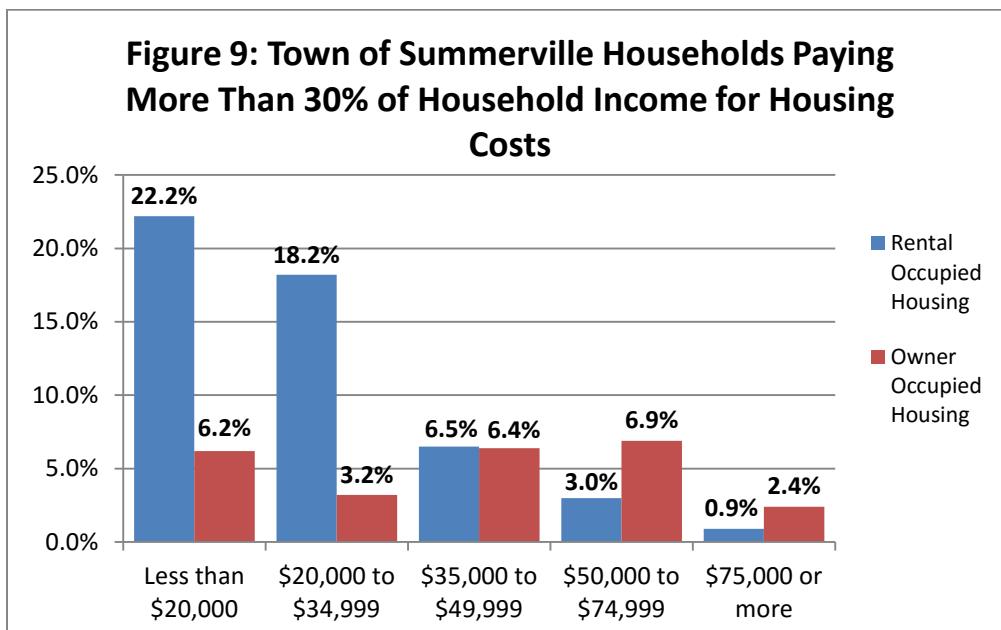
Overall, a lower proportion of households (28.4 percent) in the Town of Summerville are paying more than 30 percent of their gross income for housing than in Dorchester County. This includes 28 percent of owner-occupied households with a mortgage and 15 percent of owner-occupied households without a mortgage. For renters, 53.2 percent pay more than 30 percent.

¹⁶ HUD. 2016. “Resources: Glossary.” https://www.huduser.gov/portal/glossary/glossary_a.html

¹⁷ Charleston Regional Development Alliance. 2016. “2016 Regional Economic Scorecard.” <http://www.crda.org/assets/pdf/economic-scorecard/2016-esc.pdf>

¹⁸ CTAR. 2010 and 2015. Annual Report on the Charleston-Trident Housing Market. Pg. 3. <http://www.charlestonrealtors.com/wp-content/uploads/2012/02/CTAR-2010-Annual-Stats-Report.pdf>; Annual Report on the Charleston Area Housing Market. Pg. 4. http://www.charlestonrealtors.com/wp-content/uploads/2016/01/CTAR_ANN_2015_Revised.pdf

Figure 9 shows the breakdown of owner and renter households paying more than 30 percent of their income for monthly housing costs by gross household income. Of households that are renting, those with an income of less than \$20,000 are the most cost burdened. For households that are owner occupied, those with incomes between \$50,000 and \$74,999 are the most cost burdened.



Source: 2010-2014 American Community Survey, US Census Bureau

Cost of Rental Housing for the Summerville Area

In the BCD region where housing supply is low and median home prices are rising, rental rates have continued to increase as there is little supply and more residents are choosing to rent. Apartments formerly deemed affordable now have rising rent rates, which ultimately are affecting those of less means.

In the Summerville area, about 46.8 percent of renters are paying between \$500 and \$999 per month for rent and associated expenses. A slightly larger percentage of Summerville renters (47.5 percent) pay \$1,000 or more for housing costs. Between 2008 and 2015 the average rent for a 1-bedroom apartment in Summerville increased by 12.5 percent to \$877, the average rent for a 2-bedroom apartment increased by 20.4 percent to \$1,016, and the average rent for a 3-bedroom apartment increased by 52.8 percent to \$1,195.

Rental Affordability

The National Low Income Housing Coalition (NLIHC) recently released its *Out of Reach 2016 Report*. The Out of Reach report documents the gap between wages and the price of housing across the United States. On the Out of Reach webpage, the NLIHC has created an online tool to illustrate how much one needs to earn in order to afford a modest apartment. In Dorchester County, the average hourly rate that a renter earns is \$10.27. In order to live in a one-bedroom apartment in Dorchester County, a renter's wage would need to be \$14.85. A two-bedroom apartment in Dorchester County would require an hourly wage of \$17.83. Furthermore, the NLIHC estimates that if a renter works a minimum wage job

(\$7.25 per hour), that person has to work 68 hours a week to afford a modest one-bedroom apartment at Fair Market Rent.¹⁹

Residents making less than 30 percent of the Town's median household income (MHI) of \$55,290, or approximately \$16,000 per year, can afford to pay less than 48 percent of the Fair Market Rent for a 2-bedroom apartment, while households making less than 50 percent of MHI, or \$26,735, are able to afford 80 percent of the Fair Market Rent.

For rental households in the Summerville community, in particular low and moderate income (LMI) households, the cost of transportation further limits the ability of residents to affordably live in the Town. When transportation costs (gas, car insurance, maintenance) are factored in, the affordability gap widens significantly. According to the Center for Neighborhood Technology (CNT), the typical household in Summerville spent 56 percent of their pay on housing and transportation needs.²⁰

Table 4 shows what an affordable home price and affordable rent would be for each percentage of the Town's AMI percentage level. The affordable home price was calculated by multiplying the AMI times three (3).

Table 4: Income and Housing Affordability in Summerville			
Area Median Income (AMI)	Income Amount	Affordable Home Price	Affordable Rent
30%	\$16,587	\$49,761	\$415
50%	\$27,645	\$82,935	\$691
80%	\$44,232	\$132,696	\$1,106
100%	\$55,290	\$165,870	\$1,382
120%	\$66,348	\$199,044	\$1,659

Source: 2010-2014 American Community Survey, US Census Bureau

Mortgage Status

Nearly 76 percent of owner-occupied homes in the Town have a mortgage or some sort of similar debt attached to them. These mortgage figures are down 5 percent since the 2005-2009 ACS data was collected. Most of the housing in Summerville has been built since 1980 and a large number of homes were either purchased or refinanced within the last decade in part to take advantage of the lower interest rates that occurred during much of this period.

¹⁹ National Low Income Housing Coalition. 2016. "Out of Reach: South Carolina." <http://nlihc.org/oor/south-carolina#>

²⁰ Center for Neighborhood Technology (CNT). "2016. H+T Fact Sheet: Summerville, SC." Pgs. 1-2. <http://htaindex.cnt.org/fact-sheets/>

Mortgage Affordability

Low-income residents have struggled to move into the ranks of homeownership. In many cases, housing that is available to LMI households that are looking to transition into homeownership are either of older stock, where upkeep and maintenance may present a challenge, or manufactured housing. While manufactured housing serves as an affordable housing option as the time of purchase, it has the potential to depreciate and lose value. In addition, while many individuals could afford to make monthly mortgage payments on a home, the ability to provide a sufficient down payment serves as a barrier to home ownership for many LMI residents.

In addition to a monthly mortgage payment, monthly housing costs also include maintenance, home insurance, utilities and real estate taxes. According to the 2014 Charleston Tri-County Region Housing Blueprint, conducted by CTAR and the SC Community Loan Fund, the average monthly housing costs for Summerville were \$1,423. Transportation costs, as mentioned in the Rental Affordability section, apply to mortgage affordability as well.

Predatory Lending

According to Debt.org, “predatory lending benefits the lender and ignores or hinders the borrower’s ability to repay the debt. These lending tactics often try to take advantage of a borrower’s lack of knowledge about loans, finances and loan terms. Often, predatory lending tends to target minorities, the poor, the elderly and the less educated. Recently, these predatory loans have been most prevalent in the home mortgage market. These practices, although sometimes legal, can ruin the borrower’s credit and make the debt burden unmanageable.”²¹

PolicyMap, an online map tool that utilizes Housing Mortgage Disclosure Act (HMDA) data through GIS mapping, was used to analyze areas of the Town that appear to have been subject to predatory lending based on reports of high cost home loans. High-cost home loans are defined as loans with a reported rate spread. The rate spread on a loan is the difference between the Annual Percentage Rate (APR) on the loan and the estimated average prime offer rate (APOR).²² Essentially, a large percentage of high-cost loans for housing are another indicator of the gap between wages and housing costs.²³

The PolicyMap data provided illustrates concentrations of high costs loans by race and ethnicity. The data indicates that concentrations of 25 percent or more of the loans given to African Americans in areas such as Flowertown Estates, Robynwyn and Palmetto Park are high cost home loans. The greatest percentage of high cost home loans for whites (75 percent or more) are found in Corey Point, South Pointe, Shephard Park and Cloverleaf Mobile Home Park. Areas of high cost loans for Hispanics (no more than 17 percent) were reported in Chandler Lakes, Summerville Place and the Pines at Gahagan.

There are currently various federal and state laws in place to combat the use of high cost loans. Some of these include: Equal Credit Opportunity Act (ECOA), Home Ownership and Equity Protection Act

²¹ Debt.org. “What is Predatory Lending?” <https://www.debt.org/credit/predatory-lending/>

²² PolicyMap. 2014. “Lending: Percent of High-Cost Home Loans that were made to white/black borrowers.” <https://www.policymap.com/maps>

²³ BCDCOG. 2014. “Berkeley-Charleston-Dorchester Housing Needs Assessment.” Pg 87.

(HOEPA) and the South Carolina High Cost and Consumer Home Loan Act.²⁴ Even with these laws in place, predatory lending still has the possibility of remaining a practice difficult to regulate and enforce. These types of loans that are distributed may be perfectly legal, but nonetheless pose the risks of foreclosure and overall debt to these households and communities.

Foreclosures

In recent years, one of the key concerns for communities is the increasing rate of foreclosures because of homeowners' inability to pay for the existing mortgage on their homes. Summerville is no exception to this trend and is more susceptible to this for a variety of reasons, including the large number of residents who purchased homes during the pre-recession housing boom. During this boom (between 2002 and 2007), the use of financing mechanisms, such as adjustable rate mortgages and interest only mortgages, became a standard means of financing homes for many potential homeowners in the US. Foreclosures have a high cost to a municipality (between \$19,000 and \$34,000 per home, based on a number of studies).

The fiscal impact of a foreclosure on a municipality is due to a variety of factors, including but not limited to:

- 1) The decrease in tax revenue from the drop in home value
- 2) Costs related to the eviction of residents
- 3) Costs related to the auction or sales of the home
- 4) Cost of ensuring the home continues to meet code
- 5) Increased law enforcement costs
- 6) Potential demolition costs if a foreclosed home falls too far into disrepair
- 7) The decrease in the tax base as a whole if clusters of foreclosed homes were to occur in a community

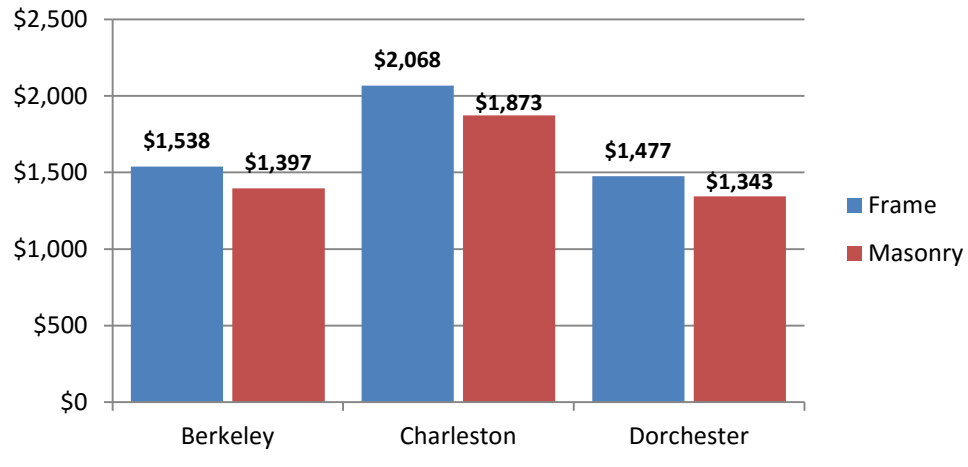
According to RealtyTrac (www.realtytrac.com), a leading online site devoted to foreclosures, data shows that there were 583 homes in some stage of foreclosure in Summerville and Dorchester County in October 2016. In this month, the average price of a home in foreclosure was \$129,000, or approximately 30 percent less than the average home sales price within the Summerville area. The foreclosure rate in the Town was approximately 1 per 460 homes compared to the state average, which was 1 in every 795 homes. In October 2016, the number of properties that were in foreclosure was 27 percent higher than the previous month and 40 percent higher than this time last year.

Insurance

In comparison to other areas of the BCD region, the cost of homeowners insurance in Summerville is relatively low. According to the South Carolina Department of Insurance, the average price of homeowners insurance in Dorchester County, including wind insurance, is \$1,477 per year for frame homes and \$1,343 per year for masonry houses.

²⁴ Berkowitz, Sue. 2012. "Predatory Mortgage Lending and the S.C. High Cost and Consumer Home Loan Act." <http://scjustice.org/wp-content/uploads/2012/04/predatory-lending-overview.pdf>

**Figure 10: Average Annual Insurance Premiums,
Including Wind Insurance, for Residential
Properties in BCD Region**

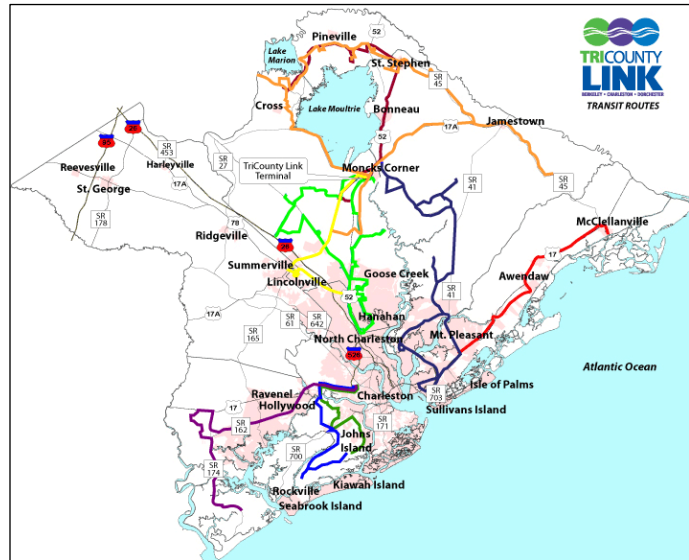


Source: South Carolina Department of Insurance

SECTION V: PUBLIC SECTOR ANALYSIS

Employment, Housing and Transportation Linkage

To overcome the housing affordability issue, many residents “Drive to Qualify,” which means they live where it is most affordable and then drive to wherever one works. Essentially, “Drive to Qualify” sacrifices transportation costs and drive time in order to afford a home. While this may have seemed sensible when highway congestion was minimal, operation of Interstate 26 and other area roads at or above their designed capacity during rush hour has created challenges including increased vehicular traffic accidents and decreased quality of life for commuters. For many, particularly homeowners, the cost



of transportation, combined with the cost of housing has limited household resources that could be spent on other needs. Sections within the Town of Summerville are currently served by Tri County Link transit service. Tri County Link serves nearly 195,000 passengers per year in Berkeley, Charleston, and Dorchester Counties, providing service on five commuter routes and nine standard routes. Summerville has four commuter routes and one regular route. The #2 Dorchester and the Dorchester Connector Shuttle provide a direct connection to Charleston Area Regional Transit Authority (CARTA) routes. The routes and their stop locations in the Town are found below:

Commuter Routes

- #2 Dorchester
 - Berlin G. Myers Parkway & Gahagan Road (Dorchester County Park-n-Ride)
- #3 Dorchester Santee Cooper
 - Berlin G. Myers Parkway & Gahagan Road (Dorchester County Park-n-Ride)
- #6 Dorchester Connector
 - Berlin G. Myers Parkway & Gahagan Road (Dorchester County Park-n-Ride)
 - Dorchester County Human Services Building
 - The Knight Judicial Center
 - Crossroad Plaza
- Dorchester Connector Shuttle
 - Berlin G. Myers Parkway & Gahagan Road (Dorchester County Park-n-Ride)
 - Wal-Mart
 - Target Azalea Square Shopping Center
 - Healthsouth (CARTA bus stop)

Local Routes

- The D305 route
 - Town Hall
 - Wal-Mart 17-A

- Circle K 76 at 17-A and 75

Tri-County Link routes are more oriented toward the traditional rural commuter. Services for all routes vary slightly, but have two runs per day, morning and afternoon. The morning service starts at 5:30 a.m. and ends at 9:55 a.m. and the afternoon run service starts at 1:30 and ends at 5:20 p.m. Most of the Berkeley County routes are oriented toward serving the Santee Cooper facilities located in Moncks Corner, while the other commuter routes tie into the existing CARTA services at key transfer points in the region (Mount Pleasant, West Ashley, Johns Island, etc.). While this model works for some service workers, particularly those working weekdays during traditional business hours, for people working in jobs requiring scheduling flexibility or accessibility in the afternoon or evening hours, the existing system provides limited options.

In December 2015, the I-26 Regional Fixed Guideway Transit Alternatives Analysis study was completed. Data suggested that a Bus Rapid Transit (BRT) system would be the most viable option for alternative transportation along the I-26 corridor between Summerville, North Charleston and Charleston. A potential terminus may be established near the Summerville town center and terminate at Romney Street, in Downtown Charleston.

Taxes

According to the South Carolina Association of Counties 2014 Property Tax Report, the town millage rate in Summerville is roughly in the middle (0.061) compared to municipalities in other counties, such as Charleston (0.082), Moncks Corner (0.059) and Goose Creek (0.040). Within Summerville, however, there is a wide range in the tax bills of real property due, in large part, to the Town straddling the boundaries of all three counties in the BCD Region. There are two tax assessment rates for the state of South Carolina. The first is 4 percent for owner-occupied properties and the second is 6 percent for non-owner occupied properties. Table 5 shows the range of tax rates in the Town of Summerville based on location within each of the three counties

Table 5: Town of Summerville Annual Residential Taxes and Fees (2014)			
Millage Rate	Berkeley	Charleston	Dorchester
County	0.05050	0.05410	0.0793
Town	0.06240	0.06240	0.06240
School	0.2113	0.1265	0.2309
Sanitation	\$102.00	\$99.00	\$102.00
Fire	\$70.00	Millage Varies	0.0400

Source: South Carolina Association of Counties 2014 Property Tax Report, Town of Summerville

Zoning and Land Use Laws

The Town of Summerville's existing zoning code is mostly conducive to the development of detached single-family housing. Another issue that exists within the municipality's current zoning and land use laws is that, only properties within the R-1 single family zoning district (mainly in and near the historic sections of Summerville) with at least 20,000 square foot lot in size or those inside of specifically designated planned unit developments are able to build accessory dwelling units (ADU's) at this time. Accessory Dwelling Units serve a variety of uses, including the provision of affordable housing for smaller households or elderly residents. In addition, ADU's provide an additional source of income for homeowners.

Subsidized Housing

Within most of the Town of Summerville, public housing is administered by the South Carolina Regional Housing Authority #3. According to the Agency's website (www.scrha3.com), its mission "is to provide all the necessary tools for a family to obtain and maintain affordable housing and home ownership in a safe, sanitary, and decent manner." SCRHA #3 provides public housing assistance and maintains housing facilities in 11 South Carolina counties, including Berkeley and Dorchester Counties. While SCHRA does not administer any housing facilities within the Town of Summerville, it does provide Section 8 housing assistance to residents of the Summerville area living in Berkeley County. Residents of Summerville living in Charleston County are able to work with the Charleston County Housing and Redevelopment Authority to obtain housing assistance.

Fair Housing Laws

The Fair Housing Act of 1968 was created to supplement issues related to the Civil Rights Act of 1964. The intent of the Act is to prevent housing discrimination based on Race, Color, National Origin, Religion, and Sex. Later amendments to the Act, including the Fair Housing Act Amendments in 1988 and the Americans with Disabilities Act in 1990, provided Fair Housing protection based on disability and familial status. The Housing for Older Persons Act of 1995 additionally clarified language regarding familial status within so-called "active adult communities" where housing is designated for residents over the age of 55.

Although the Fair Housing Act covers a variety of protections, the National Fair Housing Alliance states in their *Where You Live Matters: 2015 Fair Housing Trends Report* that the amount of housing discrimination incidents is still quite high. An estimated four million acts of discrimination occur in the rental market alone, but Americans report only a small fraction of these acts in the form of complaints to private, nonprofit fair housing groups and federal and local governments. In 2014, the American public reported 27,528 complaints, a slight increase from 2013 numbers.²⁵

Enforcement of Fair Housing Laws

Fair Housing in South Carolina is legislated by the South Carolina Fair Housing Law Section 31-21 of the South Carolina Code of Laws and is enforced by the South Carolina Human Affairs Commission. According to the SC Human Affairs Commission website, the Fair Housing Law, passed in 1989, gave the

²⁵ National Fair Housing Alliance (NFHA). 2015. "Where You Live Matters: 2015 Fair Housing Trends Report." Pg 2. <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=SYWmBgwpazA%3d&tabid=3917&mid=5321>

Commission jurisdiction to investigate all fair housing complaints in the State. Under the Fair Housing Law, it is unlawful to refuse to sell or rent a dwelling on the basis of race, color, religion, sex, familial status, national origin, or handicapping condition. In addition, cases are referred to the US Department of Housing and Urban Development's Atlanta Field Office.

Fair Housing Education and Services

Four local agencies, the Charleston Trident Urban League, Palmetto Community Action Partnership, Trident United Way and South Carolina Community Loan Fund have specific missions to work on fair housing issues in Summerville and the BCD Region.

Charleston Trident Urban League (CTUL)

The Charleston Trident Urban League's (www.ctul.org) Center for Housing provides assistance to families in need of better housing while combatting housing inequities for low-to-moderate income households. Program benefits include: budgeting, debt reduction, counseling, predatory lending prevention, landlord/tenant mediation, home buying resources and loan application assistance. There is also a First-Time Home Buyers Program that is designed to educate potential first-time home buyers and produce successful homeowners.

The CTUL is also the only locally HUD-certified Fair Housing counseling agency that works in collaboration with the City of Charleston, North Charleston and Charleston County to address fair housing issues such as: housing infractions, unequal treatment by landlords and lack of access to financial mainstream by minorities and other unprotected class of people.²⁶

Palmetto Community Action Partnership

The Palmetto Community Action Partnership's mission is "to serve economically disadvantaged residents of Berkeley, Charleston and Dorchester Counties by increasing self-sufficiency and developing strategies to promote economic independence through partnerships." Though they have various programs, Palmetto Community Action Partnership has an affordable housing program that builds and sells affordable housing for first-time homeowners who are income-eligible. They also help residents with SC Help's Mortgage Assistance program and have a rental assistance program as well.²⁷

Trident United Way

The Trident United Way (www.tuw.org) has a full-time housing counselor, based out of the agency's Charleston County office, who works with housing applicants on issues that include first-time home buying, foreclosure, delinquency/default, reverse mortgage, predatory lending.

South Carolina Community Loan Fund

The goal of SC Community Loan Funds' affordable housing services is to "provide access to affordable housing by financing construction, rehabilitation, or redevelopment of homeownership

²⁶ Charleston Trident Urban League. 2016. "Housing." <http://www.ctul.org/housing>

²⁷ Palmetto Community Action Partnership. 2016. "Housing." <http://www.palmettocap.org/housing/>

and rental units that are affordable for low to moderate-income families.” SC Community Loan Fund achieves this by providing loans up to \$1 million to finance acquisition, predevelopment, infrastructure, construction, rehabilitation and permanent financing development.²⁸

Existing Grant and Loan Programs

There are a number of existing grant and loan programs available that may help residents overcome some of the financial impediments to fair housing. A brief summary of these programs is provided in the following paragraphs.

Community Development Block Grants (CDBG)

As a principal city in the Charleston-North Charleston-Summerville Metropolitan Statistical Area, Summerville is eligible for annual grants for housing and development programs within the Town limits through the U.S. Department of Housing and Urban Development’s (HUD) Community Development Block Grant (CDBG) program. CDBG entitlement funds can be utilized by communities for a variety of purposes, including but not limited to the following:

- Acquisition of real property
- Relocation and demolition
- Rehabilitation of residential and non-residential structures
- Construction of public facilities and improvements, such as water and sewer facilities, streets, neighborhood centers, and the conversion of school buildings for eligible purposes
- Public services, within certain limits
- Activities relating to energy conservation and renewable energy resources
- Provision of assistance to profit-motivated businesses to carry out economic development and job creation/retention activities

HOME (Home Investment Partnership Program)

HOME is a federal block grant to state and local governments designed exclusively to create affordable housing for low-income households. Each year it allocates approximately \$2 billion among the States and hundreds of localities nationwide. The program was designed to reinforce several important values and principles of community development.

HOME funds are awarded annually as formula grants to participating jurisdictions. HUD establishes HOME Investment Trust Funds for each grantee, providing a line of credit that the jurisdiction may draw upon as needed. The program's flexibility allows States and local governments to use HOME funds for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.

At present, neither Summerville, nor Berkeley or Dorchester counties are eligible for funding through this program. However, it is possible for the Town to work with one or more neighboring localities to

²⁸ South Carolina Community Loan Fund. 2016. “Affordable Housing.” <http://sccommunityloanfund.org/borrow/affordable-housing/>

enter into a consortium whose members' combined allocation would meet the threshold for direct funding. The Town may also apply for HOME program funds to the state.²⁹

Emergency Solutions Grant (ESG)

The Emergency Solutions Grant (ESG) is a revision of the Emergency Shelters Grant through the Homeless Emergency Assistance and Rapid Transition Housing Act (HEARTH) of 2009. The Emergency Solutions Grant program provides funding for:

1. Engaging the homeless living on the street, improve the number and quality of emergency shelters for homeless individuals and families
2. Helping operate shelters
3. Providing essential services to shelter residents
4. Rapidly re-housing homeless individuals and families
5. Preventing families and individuals from becoming homeless.

ESG funds may be used for five program components: street outreach, emergency shelter, homelessness prevention, rapid re-housing assistance and Homeless Management Information System (HMIS); as well as administrative activities.³⁰

Housing Opportunities for Persons with AIDS (HOPWA)

The Housing Opportunities for Persons with AIDS (HOPWA) Program, administered by the US Department of Housing and Urban Development, funding provides housing assistance and related supportive services and grantees are encouraged to develop community-wide strategies and form partnerships with area nonprofit organizations.

HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds also may be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.

State and Federal Housing Programs

Section 8 Housing Choice Vouchers

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled with affording decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments. The

²⁹ Department of Housing and Urban Development (HUD). 2016. "HOME Investment Partnerships Program: Eligible Grantees." https://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/affordablehousing/programs/home/

³⁰ Department of Housing and Urban Development (HUD). 2016. "ESG Requirements." <https://www.hudexchange.info/programs/esg/esg-requirements/>

participant is free to choose any housing that meets the requirements of the program and is not limited to units located in subsidized housing developments. Eligibility is based on total gross income and family size and is limited to U.S. citizens and specified categories of non-citizens who have eligible immigration status. Housing choice vouchers are administered locally by public housing agencies (PHAs), such as the SCRHA #3. The PHAs receive federal funds from the U.S. Department of Housing and Urban Development (HUD) to administer the voucher program.

The following apartments deemed as Section 8 are located within the Town: Boone West Apartments, Canebreak and Oakbrook Towers (for elderly persons). There are three Section 8 housing developments in the larger Summerville area, these include: Haven Oaks Apartments, Palmetto Place (for disabled persons) and Parkway Village Apartments.

South Carolina State Housing Finance and Development Authority

The South Carolina State Housing Finance and Development Authority (SCSHFDA), also known as SC Housing, provides financial assistance for the development, rehabilitation, and acquisition of affordable housing for low-income and very-low-income households. As administrator of the Housing Trust Fund, SC Housing strives to maximize leveraging of federal, state and other housing assistance programs. The Trust Fund delivers funds through established partnerships with other governmental entities, qualified non-profit sponsors, and for-profit sponsors.

Homeownership Voucher Program

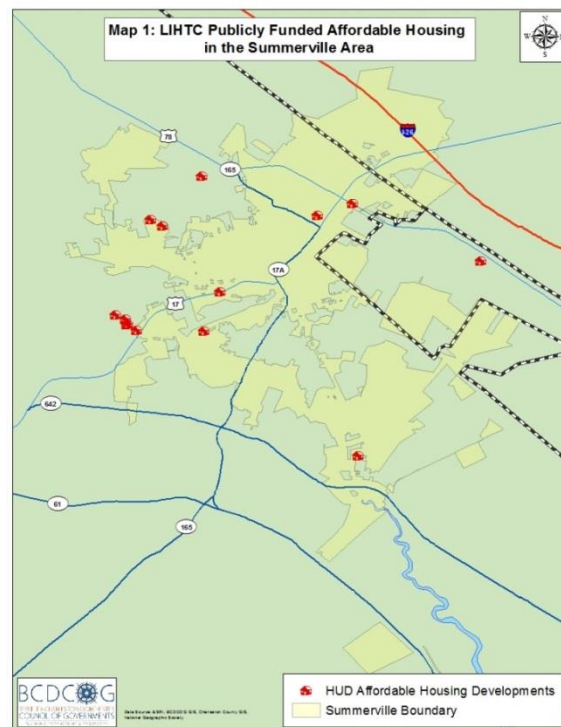
The Homeownership Voucher Program is a relatively new program administered by SC Housing that may be offered to eligible families within seven South Carolina Counties, including Dorchester County, that are currently utilizing the Section 8 Rental Assistance Program. The following is the eligibility criteria for participation in this program:

- Have a Voucher or be on the Voucher waiting list.
- Have been on SC State Housing's Voucher Program for at least one year.
- Be in "good standing" with the Voucher Program.
- Not owe any money to any housing authority.
- Complete a SC State Housing-sponsored homeownership or SC State Housing-approved training course.
- Have been employed for 12 continuous months, working an average of 30 hours per week (except elderly or disabled individuals).
- Meet HUD minimum employment income standards (\$15,000 annual income).
- Be able to obtain standard fixed moderate rate financing from an approved financial institution.

SC Housing may be able to provide funds for down-payment assistance, closing costs and housing counseling.

Low Income Housing Tax Credits (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) is the most utilized resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives state and local LIHTC-allocating agencies the equivalent of nearly \$8 billion in annual budget authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households. The LIHTC database, created by HUD and available to the public since 1997, contains information on 43,092 projects and almost 2.78 million housing units placed in service between 1987 and 2014. Although some data about the program have been made available by various sources, HUD's database is the only complete national source of information on the size, unit mix, and location of individual projects. With the continued support of the national LIHTC database, HUD hopes to enable researchers to learn more about the effects of the tax credit program.



Source: Housing and Urban Development (HUD), BCDCOG

Within the Town of Summerville, there are five (5) projects that have been funded through the LIHTC, as shown in Table 6 and Map 1. There are also an additional six (6) projects just outside of the Town limits. Within these projects, there are a total of 701 housing units, ranging from 1-bedroom to 3-bedroom units. Six of these housing developments fall under Section 8. These include Boone West Apartments, Canebreak and Oakbrook Towers (for elderly persons), which are in the Town, and Haven Oaks Apartments, Palmetto Place (for disabled persons) and Parkway Village Apartments, which are in the Summerville area.

Table 6: LIHTC Publicly Funded Housing in the Summerville Area						
Project Name:	Project Address:	Project City:	Project ZIP Code:	Type:	Total Number of Units:	Total Low-Income Units:
SUMMERVILLE VILLAS	350 LUDEN DR	SUMMERVILLE	29485	FAMILY	41	41
COUNTRY CLUB APARTMENTS	303 COUNTRY CLUB BLVD	SUMMERVILLE	29483	FAMILY	32	32
AZALEA PARK APARTMENTS	527 ORANGEBURG RD	SUMMERVILLE AREA	29483	FAMILY	64	64
CEDAR KEY	246 PIDGEON BAY RD	SUMMERVILLE AREA	29483	FAMILY	56	56
WISTERIA PLACE	800 SANGAREE PKWY	SUMMERVILLE AREA	29483	FAMILY	64	64
CANEBREAK	1300 CENTRAL AVE	SUMMERVILLE	29483	FAMILY	120	120
HAVEN OAKS	523 ORANGEBURG RD	SUMMERVILLE AREA	29483	FAMILY	104	104
SUMMERVILLE GARDEN	340 HOLIDAY DR	SUMMERVILLE	29483	FAMILY	72	72
LAKE POINTE	100 LAKE POINTE AVE	SUMMERVILLE	29483	FAMILY	56	56
CAMBRIDGE APTS	559 ORANGEBURG RD	SUMMERVILLE AREA	29483	FAMILY	48	48
OAK HOLLOW	3009 TREE CANOPY DR	SUMMERVILLE AREA	29485	FAMILY	44	44
TOTAL NO. OF UNITS					701	701

Source: US Department of Housing and Urban Development LIHTC Database (2014)

Homelessness Needs Assessment

Even as the economy has recently experienced consistent, incremental growth since the Great Recession, a number of residents have struggled to remain in their housing over long periods of unemployment. As a result, a number of these residents look to area homeless shelters for assistance, either on a short-term basis, or over a longer period. According to a 2007 study done by the Lowcountry Homeless Coalition, over 5,000 residents in the region may be homeless for at least one night over the course of the year.

Regional Homeless Population

At the time of the January 2016 Homeless Count undertaken by the South Carolina Coalition for the Homeless, 521 homeless individuals were living within the BCD region. Of these, nearly 95 percent were located in Charleston County, with 25 individuals located in Dorchester County and 1 individual in Berkeley County. This geographic distribution of the homeless population may be because, with the exception of the Lowcountry Home of Hope (former Palmetto House) located in Summerville, all of the existing infrastructure (shelters and support organizations) related to homelessness in the BCD region are located in Charleston County, specifically within the cities of Charleston and North Charleston.

Regional Shelters and Services

Within the BCD Region, there are a number of community agencies and faith based organizations that serve the homeless and at-risk populations. While many of the shelters serve the general homeless, there are also a number of agencies that serve specific individuals of this particular population, such as domestic violence victims, women only, women and children, and veterans.

The Tables on page 31 list the various shelters throughout the region by type. HUD and the United States Interagency Council on Homelessness have provided the following definitions for each shelter type:

- **Emergency Shelter**—any facility whose primary purpose is to provide temporary or transitional shelter for the homeless in general or for specific populations of the homeless for a period of 90 days or less.
- **Transitional Housing**—a project that is designed to provide housing and appropriate supportive services to homeless persons to facilitate movement to independent living. The housing is short-term, typically less than 24 months.
- **Permanent Supportive Housing**—an evidence-based housing intervention that combines non-time-limited affordable housing assistance with wrap-around supportive services for people experiencing homelessness, as well as other people with disabilities.

Based on data from the Lowcountry Homeless Coalition, as of early 2011, there were approximately 527 beds available for the homeless in the BCD region, with another 20 overflow beds available in area emergency shelters. Of these, approximately 159 beds are available in emergency shelters, while another 368 beds are available as transitional or supportive housing, mainly targeting single residents. As of 2016, there are eight emergency shelters offering a total of 212 beds, six transitional housing shelters with a total of 176 beds, and nine permanent supportive housing projects with 224 beds total. These shelters combine to create a total of 612 beds and show an increase of 85 beds in the region.

Existing Shelters in Summerville

The only existing homeless shelter in the Town is the Lowcountry Home of Hope. Home of Hope was founded in 2015, shortly after the closing of Palmetto House. Following its closing, a committee was formed, which evolved into what is known as Dorchester County Community Outreach, a registered nonprofit. Dorchester County Community Outreach helped renovate the home and now runs the facility. Formerly a shelter for women and children, the shelter now houses 16 men, but also serves more than 100 men per week through various services. These services include job search assistance and meal service for men from diverse backgrounds.

Currently, there is no shelter for women or children in Summerville. However, Home of Hope is looking to potentially expand their services and offer a refuge for women and children, since they receive several calls per week from homeless women in need of shelter.

Needs Assessment

As previously mentioned, the majority of homelessness resources (shelters, ministries, services, etc.) are located in the Charleston and North Charleston area. These existing resources are proportional to the number of homeless, as both cities maintain the highest concentrations of this population.

Homelessness remains an issue in Summerville and the Town has made it a priority need in the 2015-2019 Consolidated Plan. The Town is also participating in a regional discussion on homelessness and has appointed several individuals to the Mayors' Commission on Homelessness and Affordable Housing.

Table 7: Emergency Shelters in the BCD Region		
Organization Name	Project Name	Total Beds
Aldersgate United Methodist	Aldersgate Winter Shelter	13
Charleston County	Winter Shelter	33
Dorchester County Community Outreach	Lowcountry Home of Hope	6
MAIA Moms	Dream House	6
My Sister's House	My Sister's House	36
One80 Place	Family Center	40
Citizens Opposed to Domestic Abuse	Safe at Home	18
One80 Place	Men's Shelter	60
	Total Beds:	212

Source: Lowcountry Homeless Coalition, 2016

Table 8: Transitional Housing in the BCD Region		
Carolina Homeless Veterans	GPD-McLeod Manor	25
Chesapeake Health Education Program, Inc	GPD - Charleston Vets	25
Chesapeake Health Education Program, Inc	GPD - Veteran's Villas	20
Chesapeake Health Education Program, Inc	Millstone Place	30
One80 Place	GPD-Veteran's Transitional Housing	53
Shield Ministries	Shield Ministries	23
	Total Beds:	176

Source: Lowcountry Homeless Coalition, 2016

Table 9: Permanent Supportive Housing in the BCD Region		
Organization Name	Project Name	Total Beds
Charleston Dorchester Mental Health Center / City of Charleston Housing Authority	Mental Health Cottages	8
Family Services Inc.	ESG CHS County-RRH	6
Family Services Inc.	Lease on Life	19
Family Services Inc.	Lease on Life Phase II	13
Family Services Inc.	Lease on Life Phase III	12
Family Services Inc.	OEO ESG - RRH	4
Family Services Inc.	Shelter Plus Care	8
Palmetto CAP	New Promise Permanent Housing	5
Ralph Johnson Veterans' Center	HUD VASH	75
	Total Beds:	224

Source: Lowcountry Homeless Coalition, 2016

SECTION VI: Fair Housing Complaints

Since the last AI was conducted for Summerville in 2011, no formal or documented fair housing complaints have been brought to the Town's attention. Residents wishing to file a complaint may do so through various outlets, including:

- Online HUD Portal:
(http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/online-complaint)
- The SC Human Affairs Commission:
<http://www.schac.sc.gov/aboutus/Pages/FilingAComplaint.aspx>)
- Charleston Trident Urban League: <http://www.ctul.org/housing>

SECTION VII: Impediments to Fair Housing

There are a number of Impediments to Fair Housing that have been identified as part of this study. As mentioned in Section I, housing impediments are any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices. Additionally, impediments can also be any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin. State and Entitlement jurisdictions must become fully aware of the existence, nature, extent, and causes of all fair housing problems and the resources available to solve them.³¹

Lack of Local Housing Agencies and Resources

While there are housing agencies that exist in the Charleston region, these agencies are almost exclusively located in and work with communities located in Charleston County, thus only a portion of the Town benefits from the resources that these housing agencies provide. Additionally, the regional housing organization, South Carolina Regional Housing Authority #3 (SCRHA), deals mainly with rural counties in the southern and central parts of the state. At present, there are no agencies specifically tasked to address housing needs in Berkeley or Dorchester Counties, the two counties that constitute most of the land area within the Town of Summerville. While the Town is an entitlement community for CDBG funding, it has no agency in place to address housing issues within almost all of the Town's land area (a small corner of the Town is located in Charleston County, which has an existing housing program). While the Town intends to work with Habitat for Humanity or a similar local agency in addressing housing needs in its community, this approach does not address the broader scope of housing needs that exist in the Town, such as housing placement and providing a wide range of housing options for low-income residents.

Awareness of Fair Housing Issues

According to HUD's *How Much Do We Know? Public Awareness of the Nation's Fair Housing Laws* report, most persons who believe they have experienced discrimination (83 percent) do not file reports. Furthermore, only one (1) percent filed with the government, one (1) percent filed lawsuits, three (3) percent contacted some type of nonprofit counseling agency and six (6) percent complained to the person discriminating against them.³² The remaining percentages were unsure or did something else in response.

While there are a wide variety of examples of housing discrimination in the U.S. of all types, in recent years, the number of complaints related to people with disabilities has increased more than complaints in other categories of discrimination throughout the U.S. The National Fair Housing Alliance calls it "the most common type of fair housing violation reported to government agencies and private, non-profit

³¹ HUD. 1996. "Fair Housing Planning Guide." Chapter 2, Pg. 8.

<https://portal.hud.gov/hudportal/documents/huddoc?id=fhpg.pdf>

³² HUD. 2002. "How Much Do We Know? Public Awareness of the Nation's Fair Housing Laws."

<https://www.huduser.gov/Publications/pdf/hmwk.pdf>

fair housing organizations.”³³ Housing discrimination against members of other protected classes continues to take place, including discrimination related to national origin and race/color, which remains one of the most discriminated groups and is more subtle and not as apparent as discrimination of disabilities.

There is a general lack of awareness of the fair housing laws in place that relate to fair housing related to disabilities. Existing fair housing laws not only prohibit discrimination against those with a wide variety of physical, mental, and psychological disabilities and require all newly constructed housing to be built to ADA standards, but also requires housing providers to make reasonable accommodations for the disabled, as well as allow disabled individuals to make reasonable modifications to their properties to enable their ability to function in the living space. These modifications can include the provision of ramps to enable access to the living space or the installation of grab bars in the bathtub. These accommodations also extend to allowances for Seeing Eye dogs, therapy dogs, or other animals that are trained in assisting the disabled in homes that may not otherwise allow pets. Fair housing laws also provide protections for small group homes for the disabled.

Fair housing protection also extends to families with children, since with few exceptions (senior housing specifically designated for residents over the age of 55) families with children are a protected class. Within a housing development, families cannot be segregated within certain areas and no additional fees can be assessed to families with children. In addition, occupancy standards for an apartment or home should not be so restrictive as to limit the presence of families with children.

In addition to landlords, sellers, and lenders, fair housing requirements also extend to the members of neighborhood and homeowners associations (HOA's). Homeowners Associations may, depending on the motivations of its membership, be inconsistent in the implementation of its regulations. If these inconsistencies are based on issues related to race, national origin or color, religion, disability, or familial status, these are violations of fair housing laws and may cause the HOA to be liable for damages in a court of law. In addition, there are many cases in which existing covenants may be outdated or in direct violation of existing fair housing laws. In these cases, it is important for HOA's to revise their covenants to be consistent with existing fair housing laws. It is important that leadership within existing HOA's be aware of fair housing issues, since violations of Fair Housing Regulations can be costly to a community from both a time and financial perspective.

Enforcement of Existing Fair Housing Laws

According to the National Fair Housing Alliance, many cities, rural areas, and even entire states do not have access to the services of a private or public fair housing organization, as fair housing enforcement programs are grossly insufficient to address housing discrimination throughout the U.S.³⁴ Additionally, funding for the federal level is low, requiring the U.S. government to rely on state and local entities.³⁵

³³ National Fair Housing Alliance. 2013. “Are You Listening Now? A National Investigation Uncovers Housing Discrimination against the Deaf and Hard of Hearing.” Pg. 4.

<http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=kwDwDzIQuZY%3d&tabid=3917&mid=5418>

³⁴ National Fair Housing Alliance (NFHA). 2015. “Where You Live Matters: 2015 Fair Housing Trends Report.” Pg 2. <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=SYWmBgwpazA%3d&tabid=3917&mid=5321>

³⁵ National Fair Housing Alliance (NFHA). 2015. “Where You Live Matters: 2015 Fair Housing Trends Report.” Pg 2. <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=SYWmBgwpazA%3d&tabid=3917&mid=5321>

This has created a disconnect and lack of enforcement among all levels of government. In order to effectively defend the provisions of the Fair Housing Act, federal, state, and local officials can do more by working with local entities to educate and inform the public and set up protocol to address any fair housing complaints that should arise.

Transportation

As Summerville and the surrounding communities in Berkeley and Dorchester Counties have grown, one of the issues is the limited options for public transportation, both to provide connections to the Charleston area and to provide connections within and between the communities at the northern edge of the urbanized section of the BCD Region. There currently are Tri-County Link routes that connect parts of Summerville to North Charleston and to Moncks Corner and rural Dorchester County. Also, the CARTA Express bus/commuter route provides a direct connection between Summerville and downtown Charleston. Although these routes exist, the limited frequency and variety of these routes restricts the accessibility of low and moderate income residents, disabled residents, and the elderly to educational, healthcare, and employment opportunities accessible only by car or more frequent transit service. Per the 2014 vision plan, a proposed collaborative effort with Tri-County Link could provide a circulator route within the Town. This proposed route is still in preliminary planning phases.

Zoning and Land Use Restrictions

Because of existing zoning restrictions in large sections of Summerville, it may be difficult for diverse housing to be found for a number of potential residents, as most of the Town is zoned for single-family homes. This has created a large vacuum for multifamily housing, townhomes and other denser forms of housing. Additionally, limitations on accessory dwelling units within most of the Town makes it difficult for non-families or lower-income residents to find affordable housing within Summerville. Despite the lack of diversity in housing, a multifamily development was completed in the new Nexton community, which offers a needed increase in the multifamily housing supply. While an increase in apartment stock is a positive, these apartments have been deemed “luxury apartments” and may be inaccessible to some lower income households. Ultimately, non-diverse housing mix creates limited choices for all income types, especially as median housing prices continue to rise across the region.

Additionally, there are two newer multifamily projects in the Town. One project is a 258 unit multifamily development currently under construction and expected to be completed by the end of 2016. The other apartment project was recently completed and is located southwest of downtown. These mentioned projects appear to be the only recent multifamily projects in the Town.

Financial

One of the key issues related to the provision of fair housing is the difficulty of certain population groups (including African Americans and other minority groups and low-income residents) is the inability to obtain financing to purchase new housing or to renovate existing homes. According to regional HMDA data analyzed by the Charleston Trident Urban League and BCDCOG staff, African Americans are 150% more likely to be denied loans of all kinds, in comparison to white residents. While a large portion of the loan denial rates amongst minority groups is related to income, credit history, and debt to income ratio, a not insignificant part of this is also related to racial issues that continue to exist.

The National Fair Housing Coalition (NFHC) cites that much like the trend of increasing average credit scores required to secure a mortgage, the “average loan to value (LTV) ratio of purchase has decreased since the crisis, meaning that borrowers must make larger down payments in order to qualify for a mortgage.”³⁶ Saving for a sizeable down payment in the BCD regional housing market, where the median price is above \$200,000, can be difficult particularly for low-income renters. When monthly rents are likely greater than 30 percent of a household income, the ability to save for a down payment on a home can be an impediment to homeownership. Additionally, the report cites that U.S. Census data analyzed by the Mortgage Bankers Association “revealed that Latino and African American borrowers rely more heavily on high LTV lending, in part due to the lack of inter-generational wealth that these borrowers possess.”³⁷ Furthermore, “when lenders restrict high LTV lending, it can be crippling for communities of color, but data reveals that restricting high LTV lending does not yield significant gains in loan quality.”³⁸

NIMBY

Another impediment related to fair housing is the issue of “Not In My Back Yard” (NIMBY). HUD defines NIMBY as “a mentality adopted by those who reject certain changes to their communities.”³⁹ Citing concerns with local traffic patterns, declining property values, and higher crime, these groups can make it difficult for developers and local governments to construct affordable housing and depending on the situation, may be a violation of existing fair housing laws. HUD advises ways to respond to NIMBY-related impediments by:

- Obtaining “site control” over properties to be used for supportive housing through a binding purchase contract or option agreement, a long-term lease or outright ownership
- Acting preemptively to circumnavigate policy-related barriers to projects
- Providing opportunities for dialogue between community members and prospective residents of the supportive housing facility to dispel community member’s prejudices and fears.
- Using legal challenges based on legislation such as the Fair Housing Act to protect the prospective residents from discrimination.⁴⁰

It is also critical to be consistent in the application of local zoning and land use laws in order to protect the community from potential fair housing violations.

³⁶ National Fair Housing Coalition (NFHC). 2015. “Where You Live Matters: 2015 Fair Housing Trends Report.” Pg. 47. <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=SYWmBgwpazA%3d&tabid=3917&mid=5321>

³⁷ National Fair Housing Coalition (NFHC). 2015. “Where You Live Matters: 2015 Fair Housing Trends Report.” Pg. 47. <http://www.nationalfairhousing.org/LinkClick.aspx?fileticket=SYWmBgwpazA%3d&tabid=3917&mid=5321>

³⁸ Ibid.

³⁹ HUD. 2016. “NIMBYism Defined.”

<https://www.hudexchange.info/resources/nimbyassessment/?nimbyassessmentaction=main.dspnimbydefined>

⁴⁰ HUD. 2016. “Responding to NIMBY-Related Impediments.”

<https://www.hudexchange.info/resources/nimbyassessment/?nimbyassessmentaction=main.dspnimbyresponding>

SECTION VIII: Recommendations

Based on the findings of the Analysis of Impediments to Fair Housing Study, the following recommendations are proposed for consideration by the Town of Summerville:

Lack of local housing agencies and resources

1. Work to maintain tighter coordination and collaboration between the Town and the South Carolina Regional Housing Authority.
2. Work with Berkeley and Dorchester Counties to create an agency that would be eligible to apply for federal entitlement funding, either by county, or as a multi-entity, for housing needs. This funding could be used to address housing issues related to a number of constituent groups, such as homeless housing, housing for the disabled, senior housing, or low and moderate-income residents, in multiple jurisdictions.

By having an agency that looks more closely at a local response, and by having staff that is dedicated to housing issues related to rapidly urbanizing communities like Summerville, the ability for the Town or its constituent counties to obtain financing and provide for local needs would need to be greatly enhanced. As Summerville, Berkeley County and Dorchester County continue to grow and integrate into the greater Charleston region, having a dedicated and funded housing agency that can work with a variety of constituent groups becomes a greater necessity.

Awareness of Fair Housing Laws

1. Work with regional housing agencies to educate local officials, property owners, and the public on fair housing policies. While, for the most part, residents are conceptually aware of many of the fair housing laws that are in place, many residents are not aware of the extent of these laws or of the application of fair housing laws to specific user groups. By increasing education, residents will be more aware of their rights in relation to fair housing and landlords, realtors, and local government officials will be less likely to be in violation of existing laws that would cost them time and money if found guilty.

Recently, the Cities of Charleston, North Charleston, Mount Pleasant and Summerville have begun a discussion through the formation of citizen committees, also known as the Mayors' Commission on Homelessness and Affordable Housing. The focus of committee members on their respective municipalities in addressing the issues of homelessness and the availability of affordable housing will concurrently assist in increased awareness.

2. Continue to work to create opportunities for low-and-moderate-income residents to gain skills that would enable them to be better able to afford existing housing in the region.

Enforcement of Fair Housing Laws

1. Work with regional housing agencies, private and public organizations, and non-profits to enforce fair housing laws. Building awareness for fair housing will also create a sense of empowerment to residents who may be affected by fair housing discrimination. Knowledge of fair housing laws can help residents to file complaints and effectively self-enforce.

2. Work with state and federal agencies to ensure that sufficient resources are made available to better enforce existing fair housing regulations.
3. Gauge interest for creating a Town citizen taskforce or committee to review or receive fair housing discrimination cases.

Transportation

1. Work with CARTA and Tri-County Link to improve public transit service within the Summerville area. Per the 2014 vision plan, a proposed collaborative effort with Tri-County Link could provide a circulator route within the Town. This is still in the planning process.
2. Improve awareness of regional mobility programs overseen by the BCDCOG, particularly for disadvantaged user groups.
3. When the project is underway, begin to improve awareness and education of the forthcoming Bus Rapid Transit (BRT) system, which will allow more access to economic opportunity.

Zoning, Land Use, and NIMBY

1. Work to include a diverse mix of housing options for Summerville residents in the Town's new Unified Development Ordinance (UDO) based on the recommendations of this study and the Town's Comprehensive Plan.
2. Ensure that Town Planning and Zoning Boards are consistent in their approach to and consideration of residential development within the Town of Summerville and do not show preferential treatment.

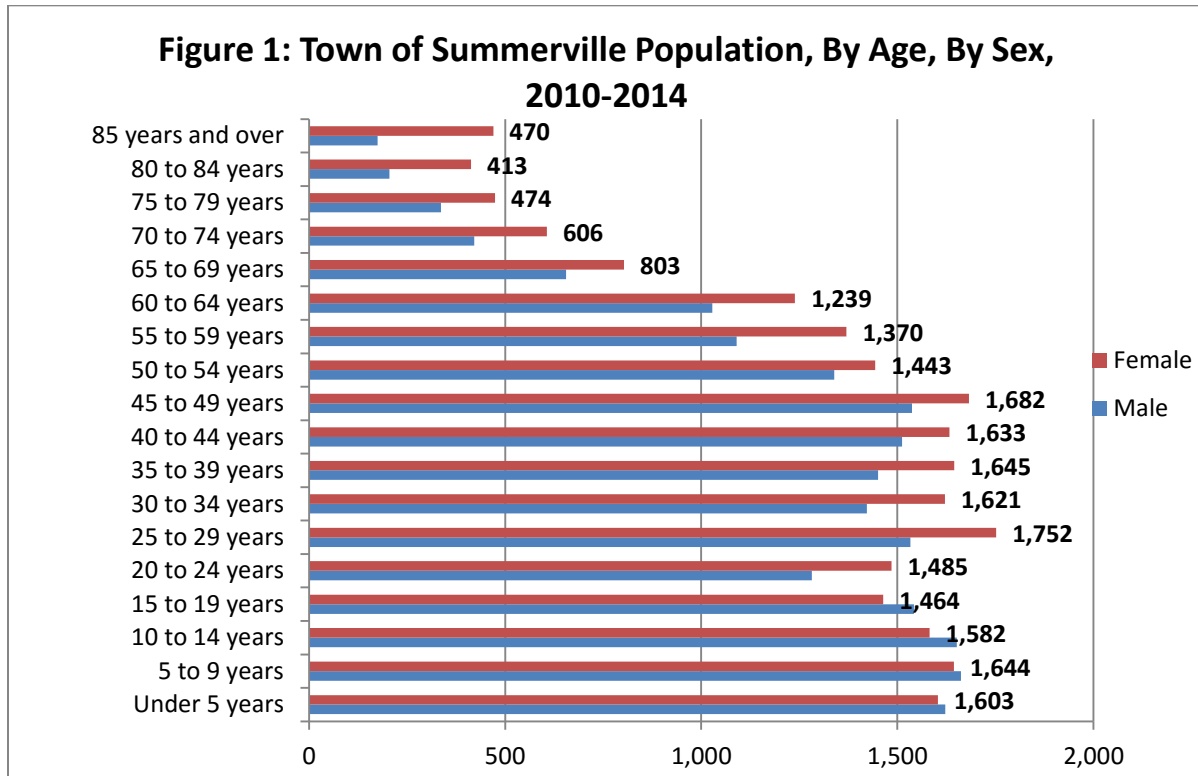
Per the updated Vision Plan, a process has been initiated to write a new Unified Development Ordinance (UDO) for the Town. This will marry new zoning and code ordinances into one document. The UDO will aim to diversify and update the old zoning code that has been in existence since the 1980s, and create more "walkable neighborhoods and mixed-use centers." The UDO is currently being developed with the assistance of a consultant, staff, and the Planning Commission, as well as through public workshops and is expected to be adopted in 2017.

Finance

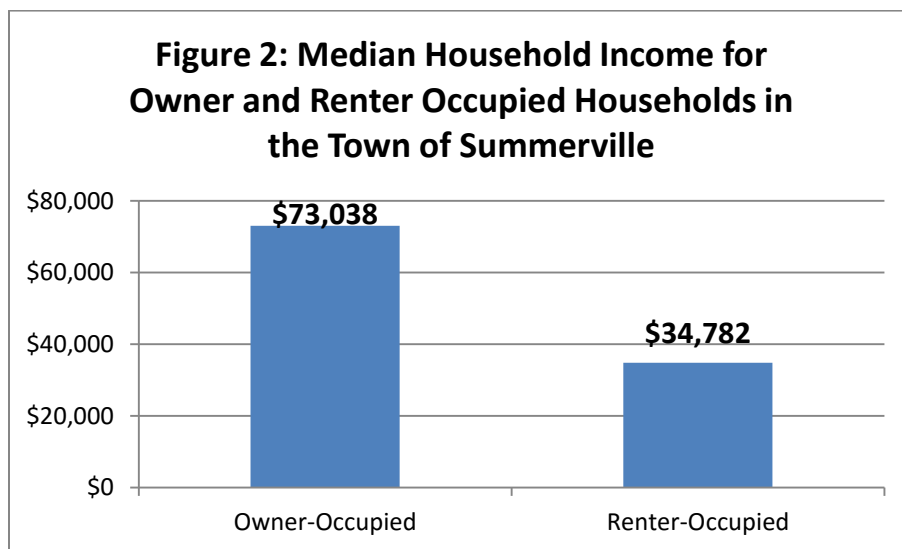
1. Work to increase awareness of mainstream lending opportunities for residents in low and moderate income neighborhoods, particularly those with a high number of minority residents
2. Work with local governments and neighborhood groups to limit the presence of predatory lending in low and moderate income neighborhoods.
3. Continue to work with national, state, and local banks and agencies, HUD, and other housing organizations to evaluate programs and identify additional funding that can help to reduce the mortgage default rate for low and moderate income home buyers and for existing home owners.

APPENDIX

Figures

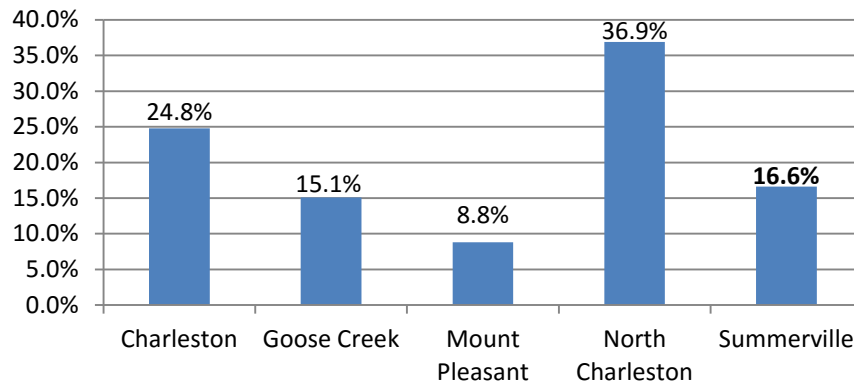


Source: 2010-2014 American Community Survey, US Census Bureau



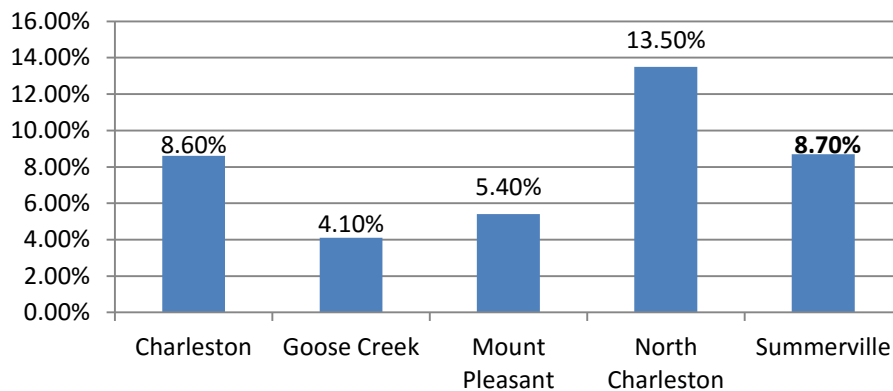
Source: 2010-2014 American Community Survey, US Census Bureau

Figure 3: Residents Under 18 Years Old in Poverty, By Percentage, Town of Summerville and Comparable Communities



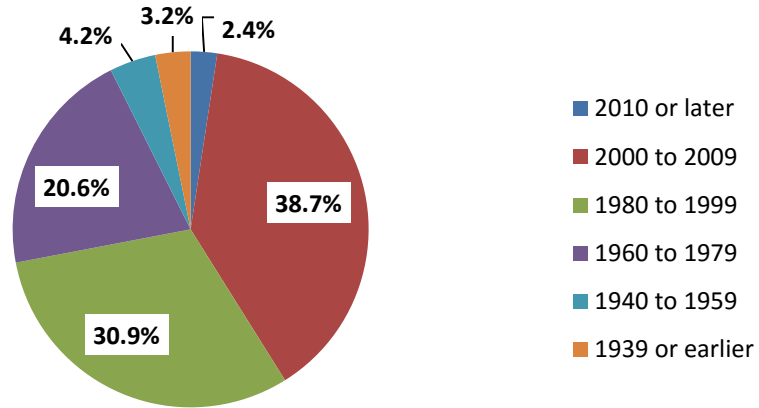
Source: 2010-2014 American Community Survey, US Census Bureau

Figure 4: Residents Over 65 Years Old in Poverty, By Percentage, Town of Summerville and Comparable Communities



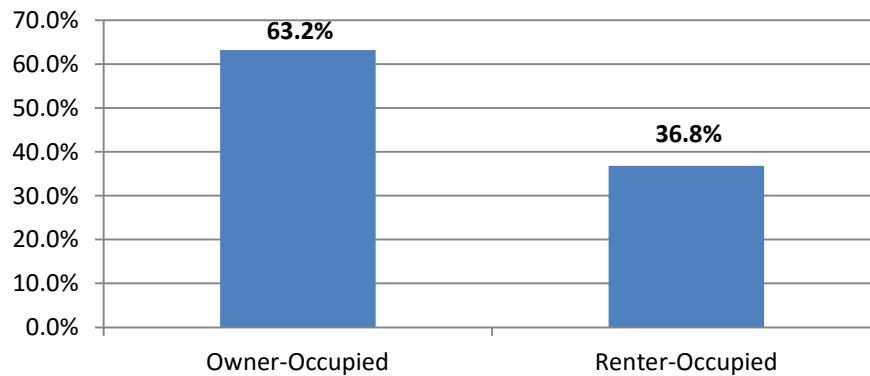
Source: 2010-2014 American Community Survey, US Census Bureau

Figure 5: Age of Housing Units in the Town of Summerville, By Percentage of Units Built



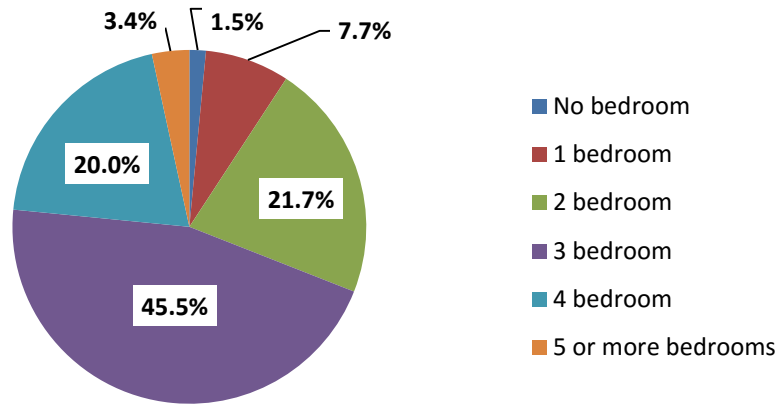
Source: 2010-2014 American Community Survey, US Census Bureau

Figure 6: Housing Tenure for the Town of Summerville by Percentage of Occupied Homes



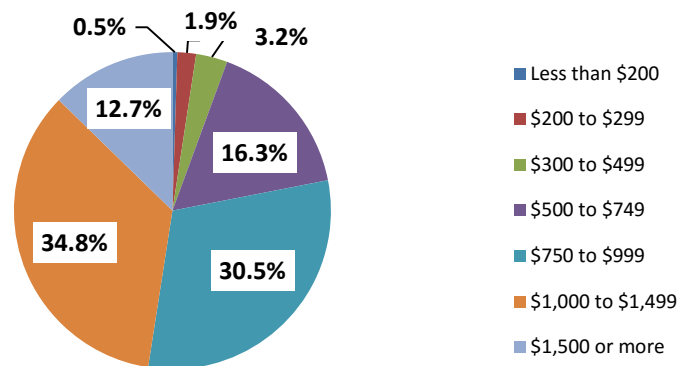
Source: 2010-2014 American Community Survey, US Census Bureau.

Figure 7: Number of Bedrooms in Housing Units in Town of Summerville

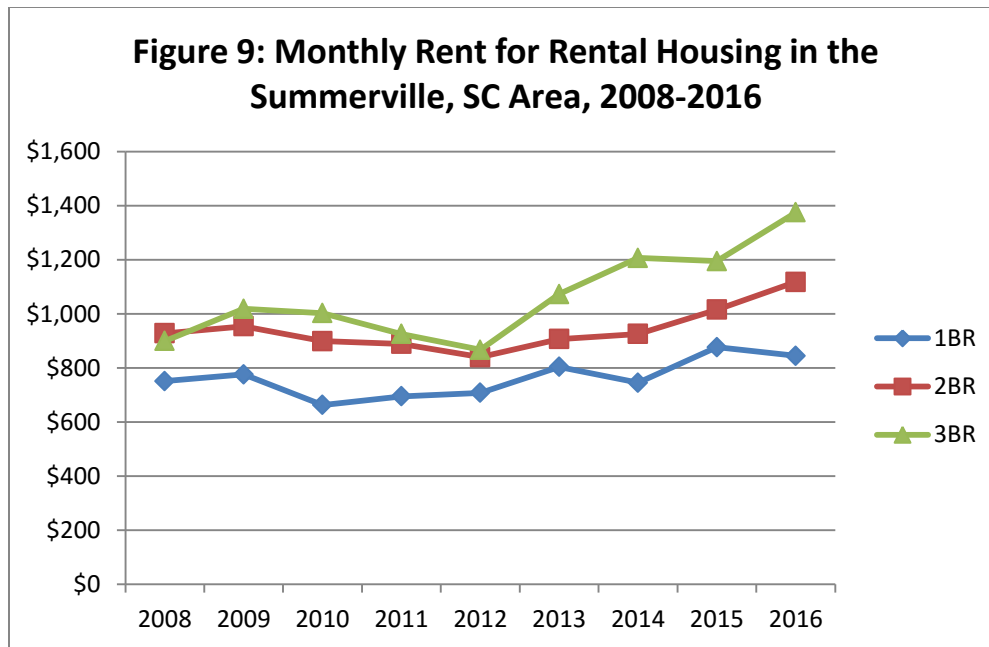


Source: 2010-2014 American Community Survey, US Census Bureau.

Figure 8: Gross Monthly Rent in the Town of Summerville, By Percentage of Rental Households



Source: 2010-2014 American Community Survey, US Census Bureau



Source: Apartments.com

Tables

Table 1: Number of Dwellings 2010-2014			
	Number of Dwellings	Percentage of Occupied Units	Percentage of Total Units
Owner-occupied Dwellings	10,449	63%	58%
Renter-occupied Dwellings	6,093	37%	34%
Total Occupied Dwellings	16,542	100%	92%
Vacant Dwellings	1,364	N/A	8%
Total Units	17,906		

Source: 2010-2014 American Community Survey, US Census Bureau

Table 2: Section 8 Housing in the Summerville Area				
Project Name:	Project Address:	Project City:	Project ZIP Code:	Type:
BOONE WEST APARTMENTS	1310 BOONE HILL ROAD	SUMMERVILLE	29483	FAMILY
CANEBREAK	1300 CENTRAL AVENUE	SUMMERVILLE	29483	FAMILY
HAVEN OAKS APTS	523 ORANGEBURG ROAD	SUMMERVILLE AREA	29483	FAMILY
OAKBROOK TOWERS	300 SPRINGVIEW LN	SUMMERVILLE	29485	ELDERLY
PALMETTO PLACE	553 ORANGEBURG RD	SUMMERVILLE AREA	29483	DISABLED
PARKWAY VILLAGE APTS	775 PARKWAY BLVD	SUMMERVILLE AREA	29483	FAMILY

Source: US Department of Housing and Urban Development LIHTC Database (2014)

Table 3: Individuals Experiencing Homelessness in the Lowcountry by County and Housing Status					
	Sheltered		Unsheltered	Total	
	Emergency Shelter	Transitional Housing		Total	% of Lowcountry Homeless Count Point In Time (PIT) Total
Berkeley	151 (33%)	112 (24%)	198 (43%)	461	84%
Charleston	10 (29%)	0	25 (71%)	35	6%
Dorchester	9 (36%)	0	16 (64%)	25	5%

Source: South Carolina Coalition for the Homeless, 2016

Table 4: Individuals Experiencing Homelessness in the Lowcountry by Gender, Ethnicity and Race					
Population Groups	Sheltered		Unsheltered	Total	
	Emergency Shelter	Transitional Housing		Total	% of LHC PIT Total
Male	122 (29%)	100 (24%)	193 (47%)	415 (100%)	75%
Female	52 (38%)	13 (10%)	71 (53%)	135 (100%)	25%
Non-Hispanic/Non-Latino	168 (31%)	112 (21%)	259 (48%)	539 (100%)	98%
Hispanic/Latino	5 (45%)	1 (9%)	5 (45%)	11 (100%)	2%
White	65 (33%)	46 (23%)	89 (45%)	200 (100%)	36%
Black or African Am.	79 (31%)	63 (25%)	114 (45%)	256 (100%)	47%
Other	29 (31%)	4 (4%)	61 (65%)	94 (100%)	17%

Source: South Carolina Coalition for the Homeless 2016